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ABSTRACT

Two separate manuals give detailed instructions for setting up and carrying out simulated office practice. The simulation design covers all office skills and all kinds of office situations, from management decisions to ground rules for coffee breaks and includes handling rush jobs. Procedures and roles for seven office positions, from vice president to clerk, in banking, insurance, and general office work are covered in a set of task sheets and procedure manuals in the student's guide. A section of the teacher's manual is keyed to this aspect of the simulation, and other sections contain information relating simulations to specific office skills; units of study and suggested modules for breaking down concepts into components and sequences; time frames; detailed rotation schedules to enable students to take all roles; and lists of facilities, forms, and equipment needed in order of priority and in relation to various simulations. A point system is described for evaluating student work. Instructions include briefing and debriefing, interviewing for positions, warmup, lists and reproductions of documents and specific information needed for each simulation, and narrative explanations of situations and procedures. Descriptions include information such as names of customers or clients and their personal histories and attitudes. (MDW)

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BUSINESS AND OFFICE OCCUPATIONS

M O E SIMULATION

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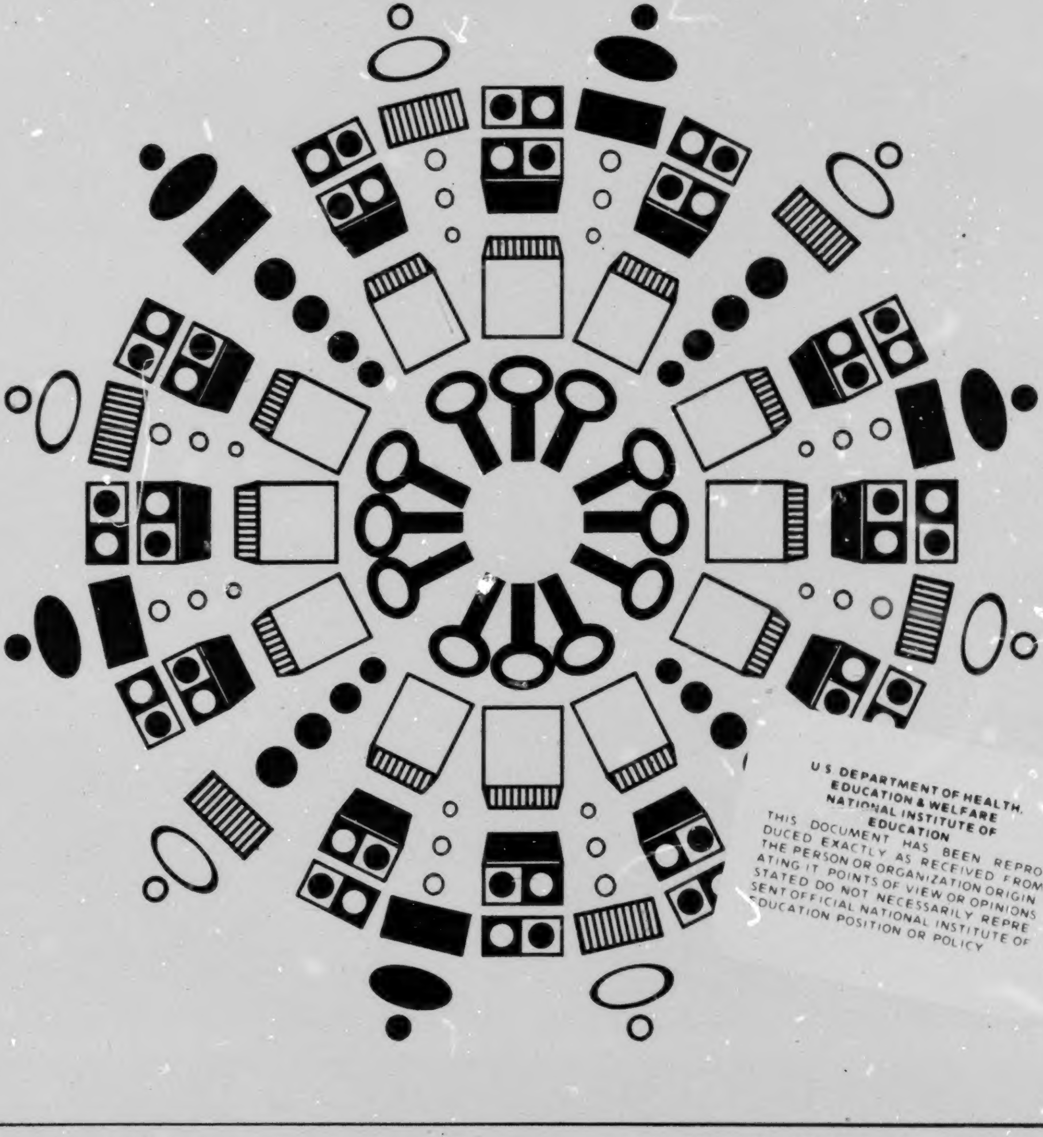

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Teacher's Manual

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SIMULATED OFFICE EDUCATION

TEACHER MANUAL

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Teacher Assistance: (1972 Revision)	H. Robert Stocker, Utah State University L. Ridd Grover, Box Elder High School Neldon Nielsen, Beaver High School Nanette Anderson, Ogden High School
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FOREWORD

This publication has been prepared as a curriculum guide in the Business and Office Occupations area for the Simulation Program.

This guide is primarily for use by the teacher in the Business and Office Occupations area who has previously been approved by the State Board of Education as a business instructor.

Walter D. Talbot
State Superintendent
of Public Instruction

TABLE OF CONTENTS

PAGE

OBJECTIVES AND SIMULATION DESIGN. 1

OPERATION OF SIMULATION 15

FILES AND MATERIALS NEEDED TO RUN SIMULATION. 34

MOE, INC., FORMS. 37

PAYMENT NUMBERS AND POSTING CODES FOR COUPONS 39

POSTING AND TAX CLERK - TAX NOTICES DUE 41

TAX AND INSURANCE AMOUNTS FOR CODING. 44

INSURANCE POLICIES. 49

INSURANCE CLERK TICKLER CARD LIST 50

INSURANCE POLICY RENEWALS 52

TEACHER'S KEY - PHASE II. 57

TEACHER'S KEY - PHASE III 80

TEACHER'S KEY - PHASE IV. 84a

DICTATION SITUATIONS - PHASE III. 95

DICTATION SITUATIONS - PHASE IV 101

TELEPHONE SITUATIONS - PHASE III. 113

TELEPHONE SITUATIONS - PHASE IV 121

SUGGESTED RUSH JOBS FOR USE IN PHASE IV 136

MISCELLANEOUS FORMS 153

OBJECTIVES OF SIMULATION

When simulation is used as a teaching method in the office occupations classroom, the teacher should have as the major objective the development of human interaction and interpersonal relationships necessary for obtaining and keeping a job.

Secondary major objectives are (1) To provide basic office skills which will permit students to obtain jobs in offices, and (2) to provide sufficient proficiency so that they will be able to retain those jobs once they get them.

The simulation method is designed to provide real office situations under simulated conditions. Once the student has obtained basic skills, simulation provides the student an opportunity to practice those skills under the office conditions, the teacher acting as a supervisor to aid in the learning process. Simulation will provide a chance for each student to gain his first office experience under simulated conditions. This will make entry into real office life a much easier adjustment.

During the simulation, the following office experience will be as they relate to specific jobs:

1.	Typewriting	correspondence (letters and memos), forms, rough draft work, and composing at the machine.
2.	Shorthand	office style dictation and mailable transcripts.
3.	Record Keeping. . .	posting to ledgers, bank deposits, petty cash funds, making change, percentages, and balancing ledgers.
4.	Machine Dictation and Transcription .	office style dictation and machine operation.
5.	Machine Operation .	adding machines, calculators, bookkeeping machines, tape recorders, duplicator machines.
6.	Duplicating	master preparation and machine operation.
7.	Filing.	alphabetic, numeric, subject, geographic, tickler files and information retrieval.
8.	Telephone	office operation procedures.
9.	Office Supervision.	work distribution, discipline, office procedures and evaluation.

SIMULATION DESIGN

Pre-requisites

There are two basic pre-requisites for simulation. All students who enter the program must have had some formal typewriting instruction. It is possible that a student could succeed in the program with only one semester of typewriting, but at least one year is preferred. The second pre-requisite is that the curriculum must provide at least a two-period block of time back to back.

Some instruction in shorthand would also be desireable. If the student has not had shorthand, it is possible for him to complete all positions in the office by using dictating equipment. However, shorthand would make the student more valuable to the world of work and should be encouraged.

Learning Units of Study

The following are units of study which the teacher may find helpful to cover in connection with the simulation.

1. Banking
2. Business Machines
3. Correspondence (mailability, styles, procedures, dictation, letter writing)
4. Dictation and Transcription
5. Duplicating
6. Personnel Evaluation
7. Executive Typewriter
8. Filing
9. Insurance
10. Job Interviews
11. Interest and Interest Computation
12. Mail
13. Office Etiquette
14. Payroll
15. Petty Cash
16. Public Relations
17. Supervision
18. Telephone
19. Travel Planning

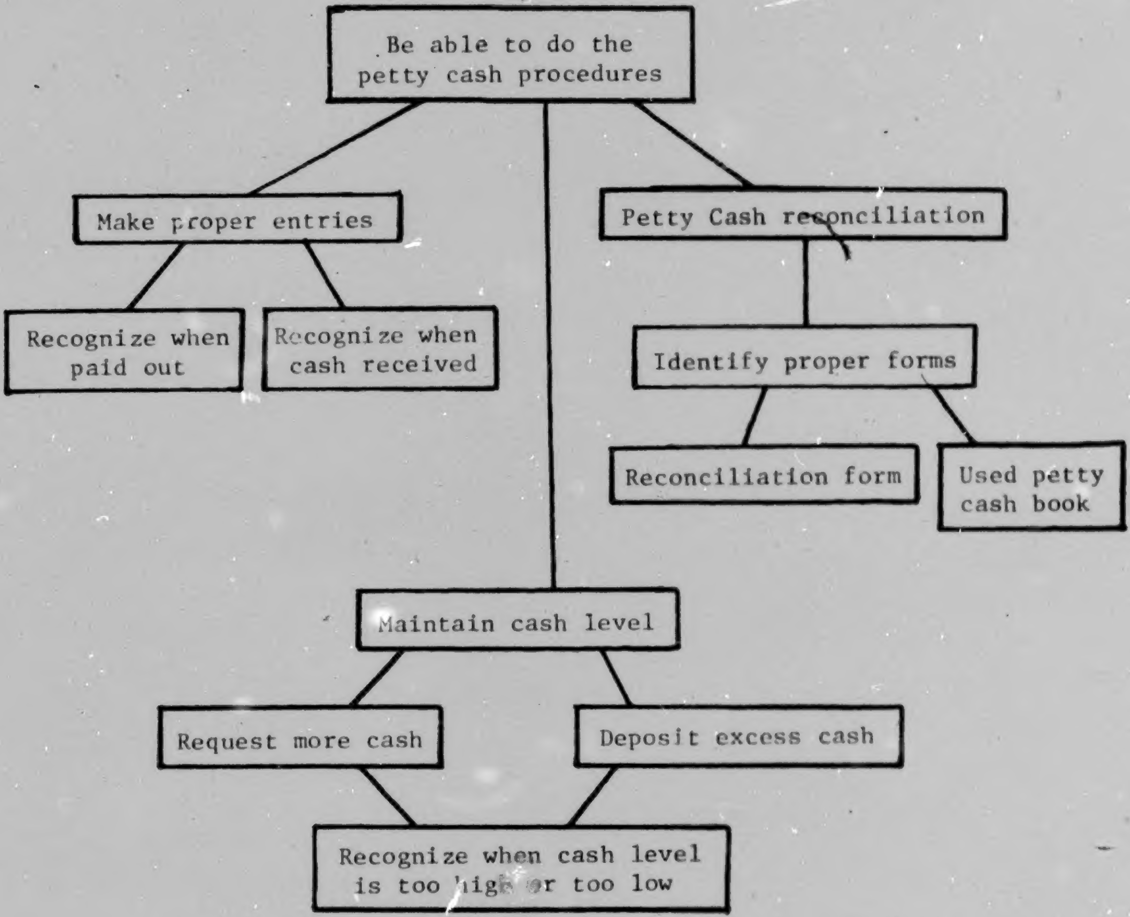
The above learing units, which are normally a part of a regular office practice class, are also very valuable in the preparation of students for simulation experience. It may be advisable for the teacher to redesign these units to more closely meet the needs of the students.

There are many ways to design learning units. One of the most effective for many teachers is the use of criterion based on learning modules.

Individualized Modular Learning Unit Method

In order to develop learning modules of instruction, you as the teacher must first determine the end objectives for each unit. Having determined where the students should be at the end of the learning module, you can design the appropriate instructional units necessary to bring the students to that goal.

A very successful method is to break down each concept into its component parts so that each is small enough to be handled easily and yet large enough to avoid the necessity of developing a large number of modules. By isolating each component of the overall concept, you can then determine all of the requisite learnings which fit into and become a part of that component. This process is shown by the following example of the sequencing procedure.


Be able to do the petty cash procedures
Make proper entries
Recognize when paid out
Recognize when cash received
Petty Cash reconciliation
Identify proper forms
Reconciliation form
Used petty cash book
Maintain cash level
Request more cash
Deposit excess cash
Recognize when cash level is too high or too low

The circled are suggested learning modules. However, you as the teacher may find that these modules do not entirely meet your needs. You should then modify and change according to your various requirements.

Implementation

Simulation can be taught in many ways and you are encouraged to use it as it best fits your program. Remember this is basically an office procedures office practice class. The purpose is to progressively bring your students to higher lebels of competency. Here are three plans which may help you get an idea as to haw simulation could be used in your classroom.

Plan 1 school year - 36 weeks

6 weeks	units of study
2 weeks	simulation using Phases I and II
6 weeks	units of study
2 weeks	simulation using Phase III
8 weeks	classroom as usual
4 weeks	simulation using Phase IV
8 weeks	units of-study, debriefing, and tying together the entire year's activities

Plan 2 school year - 36 weeks

27 weeks	units of study
8 weeks	simulation using all four phases in succession
1 week	debriefing and tying together all activities

Plan 3 semester - 18 weeks

1 week	orientation
2 weeks	simulation using Phases I and II
3 weeks	units of instruction designed to correct student deficiencies diagnosed during Phase II. Also units of instruction aimed at increasing student efficiency.
2 weeks	simulation using Phase III
4 weeks	units of instruction designed to correct student deficiencies diagnosed during Phase III. Also units of instruction aimed at increasing student efficiency.
4 weeks	simulation using Phase IV
2 weeks	debriefing and tying together all activities

Positions

The MOE, INC., simulation contains 7 students positions. These positions have been selected to meet the needs of the simulation as well as the students. The positions are listed in alphabetical order in an attempt to emphasize that no position is any better than any other position. All positions are different in their operation and all students are encouraged to complete all positions in order to obtain experience in all office situations. These can be rearranged for clerical units. The positions are Administrative Assistant, Cashier, Executive Secretary, Insurance Clerk, Posting and Tax Clerk, Receptionist, and Vice President.

Rotation Plans

If simulation could be established under "perfect" conditions, it would be suggested that the classroom would be set up for 7, 12, 18, 24, or 30 students. This would provide 1, 2, 3, 4, or 5 complete offices with each position filled at all times. Since this is highly improbable in all high schools, the following chart has been developed to help you in placing students. If you have 22 students, you would establish three complete offices (18 students) and place the remaining students in the skeleton of the fourth office. Make certain that the same four students are not left in the skeleton office constantly.

You will find that it is possible for some positions to function for more than one office. As you become familiar with the simulation, you can make adjustments which will solve many of these problems.

Student Rotation

Offices are kept small--simulation is recommended for no less than 7 students. No more than 24 unless a teacher's aide is available.

No. of Students	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Vice President	1	1	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5
Executive Secretary	1	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5
Cashier	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5	5
Posting & Tax Clerk	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5	5
Insurance Clerk	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	4	4	5
Receptionist	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
Administrative Asst.	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

A suggested rotation. Adapt as needed.

One Receptionist can take care of up to 24 students.
One Administrative Assistant can take care of up to 14 students.
Two Administrative Assistants can take care of up to 24 students.

Small Office Rotation Plan

A Simplified Rotation Schedule for Seven Students (One Office)

Student	Rotation 1	Rotation 2	Rotation 3	Rotation 4	Rotation 5	Rotation 6
A	VP	ES	Ca	P-T	IC	AA
B	RE AA	VP	ES	Ca	P-T	IC
C	IC	RE AA	VP	ES	Ca	P-T
D	P-T	IC	RE AA	VP	ES	Ca
E	Ca	P-T	IC	RE AA	VP	ES
F	ES	Ca	P-T	IC	RE AA	VP

Key to abbreviations;

VP - Vice President	P-T - Posting and Tax Clerk
ES - Executive Secretary	RE - Receptionist
AA - Administrative Asst.	IC - Insurance Clerk
Ca - Cashier	

Note that the Receptionist and Administrative Assistant appear in the same box to make a total of seven positions. The Receptionist and Administrative Assistant should change with each other at the half-way point in the rotation.

The instructor may use any method he wants on a rotation schedule. The following are two methods which could be used:

Assign each student a number and follow the MOE Job Rotation Schedule as shown on the next page. By using this method, the instructor would have to have rotation forms made up and tell the students their positions at the beginning of each rotation.

MOE JOB ROTATION SCHEDULE

Phase II

Student No.	Team 1	Student No.	Team 2
1	Vice President	7	Insurance Clerk
2	Receptionist/Administrative Assistant	8	Cashier
3	Executive Secretary	9	Posting and Tax Clerk
4	Posting and Tax Clerk	10	Executive Secretary
5	Cashier	11	Administrative Assistant/Receptionist
6	Insurance Clerk	12	Vice President

Phase III

Student No.	Team 1	Student No.	Team 2
1	Receptionist/Administrative Assistant	7	Vice President
2	Posting and Tax Clerk	8	Executive Secretary
3	Cashier	9	Cashier
4	Vice President	10	Insurance Clerk
5	Insurance Clerk	11	Posting and Tax Clerk
6	Executive Secretary	12	Administrative Assistant/Receptionist

Phase IV

Student No.	Team 1	Student No.	Team 2
1	Insurance Clerk	7	Posting and Tax Clerk
2	Executive Secretary	8	Insurance Clerk
3	Vice President	9	Administrative Assistant/Receptionist
4	Receptionist/Administrative Assistant	10	Vice President
5	Posting and Tax Clerk	11	Executive Secretary
6	Cashier	12	Cashier

Another method would be to make a rotation schedule, similar to the one shown previously or the one on the next page that is visible to the students. Write the students' names on a card or paper separate from the schedule so that their names can be moved around; attach the names to the side of the schedule.

Some type of marker such as an arrow should be placed on the rotation where each student is to work. By doing this, the students can find their names, see where the arrow is pointing, and start to work immediately at the position indicated.

The instructor can simply change the names around for each phase by looking on the MOE Job Rotation Schedule as shown on the previous page. For example: Student No. 1 is Vice President during Phase II, Receptionist/Administrative Assistant during Phase III, and Insurance Clerk during Phase IV.

A simpler schedule for changing the names around is shown below.

TEAM ROTATIONS

Team 1	Phase II	Phase III	Phase IV
Vice President	1	4	3
Receptionist/Administrative Assistant	2	1	4
Executive Secretary	3	6	2
Posting and Tax Clerk	4	2	5
Cashier	5	3	6
Insurance Clerk	6	5	1
Team 2			
Insurance Clerk	7	10	8
Cashier	8	9	12
Posting and Tax Clerk	9	11	7
Executive Secretary	10	8	11
Administrative Assistant/Receptionist	11	12	9
Vice President	12	7	10

The above schedule coordinates with the rotation schedule shown on the previous page.

12-STUDENT ROTATION SCHEDULE

Student No. and Team	Rotation 1	Rotation 2	Rotation 3	Rotation 4	Rotation 5	Rotation 6
Student 1 Team 1	ES	P-T	Ca	IC	VP	RE AA
Student 2 Team 1	P-T	Ca	IC	VP	RE AA	ES
Student 3 Team 1	Ca	IC	VP	RE AA	ES	P-T
Student 4 Team 1	IC	VP	RE AA	ES	P-T	Ca
Student 5 Team 1	VP	RE AA	ES	P-T	Ca	IC
Student 6 Team 1	RE AA	ES	P-T	Ca	IC	VP
Student 7 Team 2	VP	IC	Ca	P-T	ES	RE AA
Student 8 Team 2	IC	Ca	P-T	ES	RE AA	VP
Student 9 Team 2	Ca	P-T	ES	RE AA	VP	IC
Student 10 Team 2	P-T	ES	RE AA	VP	IC	Ca
Student 11 Team 2	ES	RE AA	VP	IC	Ca	P-T
Student 12 Team 2	RE AA	VP	IC	Ca	P-T	ES

Key to abbreviations:

VP - Vice President
ES - Executive Secretary
AA - Administrative Asst.
Ca - Cashier
P-T - Posting and Tax Clerk
IC - Insurance Clerk
RE - Receptionist

By using a schedule similar to the one above, the instructor can simply change the names around at the beginning of each phase by following either the MOE Job Rotation Schedule shown previously or the Team Rotations on the previous page.

Physical Facility

Each classroom is different and usually must be set up so that the classroom can be used for regular classes, as well as the simulation with as little change as possible. Arrange your classroom to meet your own requirements. The following are suggestions for your classroom arrangement.

Pre-Problem Briefing. During Phase I, the classroom can be in any arrangement. There must be a place provided for a private interview with each student. The interview place could be in one section of the office or, preferably, in another room in the building.

Positional Instruction. During Phase II, the Vice Presidents should work together, Executive Secretaries should work together, Posting and Tax Clerks should work together, Insurance Clerks should work together, and Cashiers should work together. Working with a partner will allow the students to help each other with the responsibilities of each position. The Receptionist will work alone and should be in a place where she can see and welcome visitors coming into the office. The Administrative Assistant, who represents the outside world, is placed in the little room separated from the rest of the office.

Simulation Warmup. During Phase III, the room can be arranged the same as in Phase II or as in Phase IV.

Phase IV. During Phase IV, the furniture may be kept in the same position because it is too heavy to move around. However, the typewriters and desk equipment could be rearranged so that one team is in one section of the office and the other team in the other section of the office. By grouping each team you can operate two separate offices.

Materials (Software) Needed

One Student Manual for each student.
One Teacher's Manual for each teacher.

Equipment Needed

a. Essential

- 1 typewriter for each position except Vice President (electric preferred)
- 1 adding machine for each 6 students
- 1 duplicating machine
- Telephone system

rotary files
filing cabinet
1 IN and OUT basket for each position

b. Very High Priority

1 Dictating machine for each Vice President
1 Transcribing machine for each Executive Secretary
1 Printing Calculator for each 6 students
Office style furniture throughout including carpets
1 video tape recorder
1 tape recorder hookup to telephone

c. Important to have

Proportional spacing typewriter for each Executive Secretary
Dry photo-copy equipment
Steno lab
Desk organizers
Cash drawers
Name plates
Partitions
Posting Machine

d. Positional Equipment

Administrative Assistant	Telephone Video tape recorder Tape recorder Typewriter	Cashier	Adding Machine Typewriter Cash drawer Telephone
Executive Secretary	Transcribing unit Telephone Executive typewriter	Posting & Tax Clerk	Typewriter Adding Machine Posting Machine Telephone
Vice President	Calculator Telephone Dictating Unit	Insurance Clerk	Telephone Typewriter Adding Machine
		Receptionist	Typewriter Telephone Files

Teacher Evaluation. As you move throughout the office each day, you should give each student a grade. This is an opinion grade which consists of how well each student works, how much help he needs, how realistic his questions are, how well he is dressed for the office, what his attitude is when working with other office workers, etc. You may want to limit this kind of grading to just once each rotation for each student.

Student work evaluation. The Receptionist is to pick the material up from the student's "out" tray and place it in the teacher's "in" tray. The teacher then places the materials in the Vice President's "in" tray. The Vice President then approves or disapproves.

After the material once gets into the student's file, the individual student is responsible to see that the material is neatly placed in order. At the end of the simulation, the teacher should be ablt to go to each student's file and take a look at the material produced. The teacher should be able to determine how much work has been done and how well each student finished the work. If the teacher chooses, he may grade the contents of the file according to points assigned to work done. An example of how points could be assigned to work is shown below.

POINTS FOR FILE CONTENTS

Points	Contents	Points	Contents
5	letters typed	4	annual statements figured
3	memorandums typed	2	annual statements typed
5	letters dictated	1	receipts made out
7	letters taken in shorthane	2	tickler cards
5	memorandums dictated	2	payments facts sheet
1	coupons posted	1	appointments made
4	deposit slips made out	5	appointments handled (V.P.)
3	checks made out	2	evaluation sheets filled out (V.P.)
10	payroll completed		
7	payroll typed	2	activity logs filled out (Administrative Asst.)
3	insurance policies processed		
3	insurance correction forms completed	1	letters filed
		5	travel itinerary
1	tax notices processed (loan cards to assessors)	3	acted as a customer--made a payment or appointment
2	telephone calls handled	1	letters proofread and signed (V.P.)
5	daily summary and recap		
4	reconciliation of petty cash	10	changed filing system (Rec.)
2	petty cash sheet	3	enveloped typed
		4	changed typewriter ribbon

Note that all of the items listed under contents ate not items that can be found in the student's files. In order to receive credit for all the work he has done, a student must fill out a Positional Work Sheet for MOE Employees indicating all the work he has accomplished. The teacher may want to use the Positional Work Sheet to evaluate the students using the point scale.

Rush Jobs

During Phase IV, students should be subjected to a timed production experience. At a given time, the teacher hands these rush jobs to the Administrative Assistant and requests that they be handed to the students. The students are to clear their desks as rapidly as possible and then report to the Administrative Assistant when they are ready. Maximum time to clear the desk is 5 minutes. The students then begin the rush jobs which consist of a representative portion of the work at each position or any other applicable teacher-oriented work. Each student is given 30 minutes to complete the job. During the job, the teacher may feel it desirable to have the student interrupted by telephone and customer business. This is to be controlled to determine how fast he is able to return to his work. If he finishes before the time is up, he is to personally give the work to the teacher or the Administrative Assistant and continue his regular work.

The rush jobs can be used in calculating grades. The rush job tests the student's top performance under pressure and within a time limit where accuracy and speed are both pertinent. Sample Rush Jobs may be found in Phase IV of teacher's key.

Telephone recordings. MOE, INC., should have a telephone system which is connected to a tape recorder. Periodically there should be an evaluation for each student concerning his telephone techniques. The evaluation form used is an Activity Log for Administrative Assistant. Below is a suggested evaluation schedule which might be used with the activity log.

Administrative Assistant
Evaluation Schedule

Letter Grade	Total Points
A	72-69
A-	68-65
B+	64-60
B	59-55
B-	54-50
C+	49-45
C	44-40
C-	39-35
D+	34-30
D	29-25
D-	24-20
F	19-below

Video recordings. If possible, each student should be recorded at each work station for a five to ten minute period of time. The teacher and student should then critique the playback together. A little time with this procedure is a valuable teaching aid.

General Instructions

The Mortgage Loan Company explained. A mortgage loan company provides money for the purchase of homes and property or both. This company obtains from investors the money it loans to borrowers. These investors are usually large insurance and investment companies. The Mortgage Loan Company makes a profit from "buying" money from these investors and "selling" it to borrowers at a slightly higher rate of interest.

Debriefings

An interesting twist to simulation is the debriefing session. The idea came from the military as they use this process to determine how well an operation went or why breakdowns occurred. There are several rules one must follow in debriefing. Some of them are listed below:

1. Call the entire group to be debriefed together. Sit so they can see one another.
2. Start by asking a general question like "How did things go today?"
3. Do not suggest answers even if there are long periods of silence. The participants must do the thinking and the talking.
4. Keep the group on the subject. Adjourn the debriefing rather than let it degenerate into a chatter session.
5. Do not let the group blame other people for weaknesses in the procedure. You want to discuss these weaknesses but not by blaming anyone for them.
6. Keep records of each debriefing. There are many changes you may want to incorporate after one of these sessions. Have one of the Executive Secretaries take the minutes.
7. Encourage the participants to interact with each other. The idea is to let them correct themselves.
8. Allow sufficient time for the debriefing so that you don't have to stop just as the ideas are beginning to come out.
9. End on a pleasant note. It is not bad for the participants to become upset with each other but try to smooth the rough spots out before you adjourn.

These debriefings should occur as frequently as you think they are needed. There should be at least one for each position. One should definitely be held for the entire period at the end of the simulation.

OPERATION OF SIMULATION

Below is a suggested method of conducting Phase I. It can be altered or changed to fit the individual school situation.

PHASE I Pre-Problem Briefing

Duration: 2 or 3 days (teacher's option)

A. Introduce the simulation

1. Describe the facility as you have arranged it.
2. List the positions on the board and describe them briefly.
3. Distribute the Student's Manuals.
4. Layout general ground rules. Have the students help in these as they relate to office procedures and discipline. Discuss such things as:
    a. Absence
    b. Tardies
    c. Absence notification to president or vice president
    d. Dress standards
    e. Breaks (how many and when and how long)
    f. Communications chain of command
    g. Other ground rules peculiar to individual situations
    h. Debriefing techniques
    i. Evaluation procedures--insert a rating sheet
5. Students should:
    a. Keep the manuals with them at all positions
    b. Read the general explanations of the simulation

Interviews

Students are to be interviewed individually for their desired position in MOE, INC., by someone from the community or school administration. See teacher's key Phase I for suggested interview questions and materials.

As the instructor interviews each applicant, he should keep notes for his discussion. The entire class should meet as a group for this discussion. When discussing the interviews with the students, the instructor could go along the following procedures:

> It was interesting to interview each of you during the past day or two. I am pleased with your qualifications, but there are some things I think you should know about my impressions of you and your employability in my office. While

it is true that I interviewed you with the intent of actually hiring you, I do not have openings in my office for all of you today. It is conceivable that you may come to me sometime in the future looking for work.

Now I'm going to begin by discussing what I like about you and I'm going to be specific. You've all been given numbers as I interviewed you. These numbers you were given were to be kept confidential so that no one else would know to whom I am speaking. If you've told your friends, that's your business. But, please do not be offended or boastful by what I may say here today.

Out of this entire class, I think that I would probably hire #357. This girl came to me and applied for the job as Executive Secretary. Her speeds were more than adequate for my office. She looked sharp, her dress was conservative and very clean. She smiled genuinely from the time I met her until she left. I was extremely pleased with the way she was able to go in and out of general conversation. She was nervous; but then, so was I. She knew about my company, what it did, and where she would fit in.

The instructor should then go on telling about each student, bringing out both the good things and mentioning some of the weak points. Use the entire period for this process and be sure that it ends on a positive tone. The students must be made to feel that this was for their own good and it must be a learning situation.

Announce at the end of the period that the office will begin the next day. Assignments should be made so that each student can report for work, having read the procedures for his own position from his Student Manual.

PHASE II Positional Instructions

This phase is a general orientation phase involving a rotation of one day at each position. The purpose is to give a general overview of the company and to identify general student weaknesses which must be corrected in the regular classroom before Phase III can be commenced. Each student should be individually briefed by the teacher to insure a thorough knowledge and understanding of the elements of each position.

During Phase II, the students are given folders which contain most of the materials needed for that particular position. The list on the next page shows the materials needed for the students' folders. The list on the following page shows all the materials needed at each position. The materials that are not in the folders are either in the student's desk drawer or they are given to the student by the instructor.

PHASE III Simulation Warmup

This phase is a more intensive treatment of each position and involves a rotation of two days at each position. Additional work is added to that given in Phase II and standards are progressively raised as the students begin to understand the concepts and procedrues. Group debriefings become common as problems are identified. Student problems and weaknesses are again identified so that supporting classwork can correct them.

Following the Phase II materials are detailed positional insturctions for Phase III. Each page lists the position, the task sheet, materials needed at that position, materials given to students by the instructor, and some general instructions as to how the tasks are carried out for that particular task sheet.

PHASE II

MATERIALS NEEDED FOR STUDENT'S FOLDERS AT EACH POSITION

Vice president

1. Task Sheet
2. 2 payroll and salary registers
3. Monthly Payroll Table
4. 5 appraisal forms
5. Organization for dictation

Executive Secretary

1. Task Sheet
2. 2 Interoffice Memorandums
3. 1 Letterhead

Receptionist

1. Task Sheet
2. 1 Spirit Master
3. 1 Interoffice Memorandum Form
4. 1 Check

Administrative Assistant

1. Task Sheet

Posting and Tax Clerk

1. Task Sheet
2. 4 Coupons (Same as Cashiers)
3. 4 Borrower's Ledgers
4. Amortization Schedules 1,2, and 3
5. Loan Card
6. Tax Notice Letter
7. List of County Assessors
8. 1 Letterhead
9. Master Customer List

Insurance Clerk

1. Task Sheet
2. 3 Fire & Hazard Insurance Policies (see key) 2 correct, 1 incorrect
3. Policy Correction Form
4. Policy Letter (Premium Letter)
5. 2 Blank Tickler Cards
6. Completed Policy Cancellation Notice
7. Policy Cancellation Letter
8. 3 Letterhead
9. Master Customer List

Cashier

1. Task Sheet
2. 4 Complete Coupons (see key)
3. Deposit Slip
4. 2 Investor's Ledgers
5. Amortization Schedules 1, 2, and 3
6. Daily Summary and Recap
7. Receipt Book
8. Money ($400)
9. Petty Cash Reconciliation
10. Petty Cash Book
11. Bad Check (see key)
12. Bad Check Letter
13. Memorandum
14. Welcome Letter
15. Payment Facts Sheet
16. 2 Letterhead
17. Master Customer List

PHASE II

Listed below are the materials needed at each position

Vice President

Task sheet
Procedures manual**
2 payroll and salary registers
Blank dictation belts**

Executive Secretary

Task Sheet
Procedures Manual**
Prerecorded transcription belt*
2 interoffice memorandum forms
Letterhead sheets

Administrative Assistant

Task Sheet
Money

Cashier

Task Sheet
Procedures Manual**
4 completed coupons
Deposit Slip
2 Investor's ledgers
Amortization schedules 1, 2, and 3
Daily summary and recap form
Petty Cash book
Bad check (see key)
Payment facts sheet
Welcome Letter
Letterhead sheets
Master Customer List
Receipt book**

Receptionist

Task Sheet
Procedures Manual**
1 Spirit Master
1 Interoffice Memorandum Form
Blank MOE Checks (beginning
   balance filled in)**

Posting and Tax Clerk

Task Sheet
Procedures Manual**
4 Completed Coupons
4 Borrower's Ledgers
Amortization Schedules - No. 1, 2, 3
Master Customer List
List of County Assessors

Insurance Clerk

Task Sheet
Procedures Manual**
3 Fire Insurance Policies
   2 Correct
   1 Incorrect
Blank Tickler Card
Completed Policy Cancellation Notice
Letterhead Sheets
Master Customer List
Policy Letter (Premium Letter)
Policy Cancellation Letter

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* Materials given to student by the instructor other than folder contents.
** Materials located in the student's desk drawer.

PHASE III

VICE PRESIDENT

TASK SHEET #1

Materials Needed:

Scratch Paper
Dictation Belts
Payroll Sheets
MOE Appraisal Forms (one per student on team)
Insurance Policy Expiration List from the Insurance Clerk

Materials Needed From the Instructor:

Task Sheet
Dictation Assignment Sheets
Salary Scales (one is attached to task sheet)
Bonuses
Monthly Payroll Tax Schedule (attached to task sheet)

General Instructions:

The first thing the instructor will give the Vice President is task sheet #1. The instructor will periodically place some dictation assignment sheets in the Vice President's "in" tray.

The instructor has different salary schedules and bonuses for figuring the payroll. Another salary scale or bonus sheet should be given to the Vice President when he completes the one on the task sheet.

The instructor can hand out more dictation assignment sheets, salary scales, and bonuses when he sees that the Vice President is nearly caught up. When the Vice President receives a bonus sheet, he should figure the bonuses in with the employees' regular salary according to the salary scale on which they are working and not separately.

The Vice President must keep the Executive Secretary busy; therefore, if the Executive Secretary is nearly out of work, the instructor should lean towards giving the Vice President more dictation assignment sheets rather than salary scales and bonuses because he can complete them faster. Should the Executive Secretary catch up on her work, the Vice President would have her help a member of his team.

The insurance policy expiration list typed by the Insurance Clerk should be kept by the Vice President for the duration at that position. When a customer renews his insurance, the Vice President should cross his name off the list. The Vice President will know when the insurance is renewed because he must sign a letter and a check.

PHASE III

EXECUTIVE SECRETARY

TASK SHEET #1

Materials Needed

Letterhead Sheets
Onion Skin Paper
Carbon paper
Dictionary

Materials Needed from Instructor

Task Sheet
Prerecorded Dictation Belt

General Instructions

There is only one task sheet for the Executive Secretary.

It is the Vice President's job to keep the Executive Secretary busy; however, while the Vice President is preparing something for the Secretary, the instructor must give her a prerecorded dictation belt to get her started.

The Executive Secretary works directly with the Vice President and does his typing for him. If the secretary can take shorthand, she should take half of the Vice President's dictation in shorthand.

Whenever the secretary runs out of work, she should tell the Vice President and ask if he has more work for her.

PHASE III

ADMINISTRATIVE ASSISTANT

TASK SHEET #1

Materials Needed:

Activity Log Sheets
Tape Recorder with telephone hook-up
Telephone Call Sheets
Cash for the Cashiers
Checks from Customers to Facilitate No. 7 on Task Sheet
Postition Work Sheet

General Instructions:

There is only one task sheet for Phase III.

The Activity Log Sheets should be in the Administrative Assistant's file. All telephone calls have been made up in advance.

If the instructor desires, he can instruct the Administrative Assistant to refile the telephone call sheets instead of having them placed in the "out" trav. It is a good idea to always take the telephone call sheets from the front of the file and refile to the back so that all of them will be used.

The Administrative Assistant represents the "outside world", therefore, she is a telephoning customer, a visiting customer, or the bank when needs be.

Periodically she should take a check from her desk drawer and make a payment to a Cashier. The checks are made out for more than the actual payment so she must wait for her change. Once she gets her change, she returns to her work station, puts the money in the cash register, and goes back to doing another task.

Once or twice a day, she will ask each Cashier for some money for office needs such as stamps, paper, pencils, etc.

The Administrative Assistant should try to make two or three appointments with the Vice President each day and then keep all appointments she makes. She may call the Receptionist at the beginning of each day to be reminded of any appointments and the purpose for the appointments. She should always go through the Receptionist when keeping an appointment or making a payment.

PHASE III

RECEPTIONIST

TASK SHEET #1

Materials Needed:

Appointment Books--one for each team
MOE Checks
Scissors

Materials Needed from Instructor:

Task Sheet

General Instructions:

The Receptionist has the customer file located at her desk. The customers' names in her file will either begin with an "A" or a "B". Task sheet #1 is to change that file from the alphabetic system to a numeric system.

The Receptionist files all correspondence in the customers' file and student file. The original copy goes to the customers' file and the carbon copy to the students' file.

Should a letter come to the Receptionist whose name does not start with an "A" or a "B", it could go to the county assessor file or to the investor file. If there is not a folder in one of the three above mentioned files for a letter, the Receptionist should file it in the miscellaneous file folder.

The Receptionist should make all the appointments for MOE, INC. She has an appointment book for each team and should share the appointments half and helf with the Vice Presidents.

She should call the Administrative Assistant a few minutes before each appointment so that he may get ready to keep the appointment.

When the Receptionist makes appointments, she should make them for a regular office day such as from 8 a.m. to 5 p.m. Then by following a schedule similar to the one on the next page, the students will know what time during the class period to keep the appointment.

PHASE III

RECEPTIONIST

TASK SHEET #2

Materials Needed:

Appointment Books--one for each team
MOE Checks
Scissors

Materials Needed from Instructor:

General Instructions:

After the student completes task sheet #1, the instructor should collect it and give the student task sheet #2. The only item that is different on task sheet #2 is task No. 1. This time the student will change the files from the numeric system to a geographic system.

If a student finishes task sheet #1 and task sheet #2 during her stay at a rotation, then the next student that becomes the Receptionist should receive task sheet #3. These three task sheets must rotate. A system to follow is to have the three task sheets in one file folder and always take the one in front and file them to the back upon completion.

Below is a suggested MOE, INC., office hour conversion table. Of course, the conversion table will vary according to class periods.

OFFICE HOURS

8:00 = 12:45
8:30 = 12:52
9:00 = 12:58
9:30 = 1:04
10:00 = 1:10
10:30 = 1:16
11:00 = 1:22
11:30 = 1:28
12:00 = 1:35
LUNCH
1:00 = 1:40
1:30 = 1:46
2:00 = 1:52
2:30 = 1:58
3:00 = 2:04
3:30 = 2:10
4:00 = 2:16
4:30 = 2:22
5:00 = 2:25

PHASE III

RECEPTIONIST

TASK SHEET #3

Materials Needed:

Appointment Books--one for each team
MOE Checks
Scissors

Materials Needed from Instructor:

Task Sheet #3

General Instructions:

If a student finishes task sheets #1 and #2, or if the last student finished task sheet #2, then the instructor should hand out task sheet #3.

On task sheet #3, the student will change the files from the geographic system to an alphabetic system.

PHASE III

CASHIER

TASK SHEET #1

Materials Needed:

Petty Cash ($400)
Petty Cash Book
Receipt Book
Petty Cash Reconciliation
Deposit Slip
Investor's Ledgers
Posting Machine or Typewriter
Daily Summary and Recap
Payment Facts Sheet
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet #1
  1. Petty Cash Procedures
  2. Sample Welcome Letter
Coupons with Checks Attached
Three or Four Coupons of Payment No. 1

General Instructions:

The instructor should give each Cashier ten to fifteen coupons with checks attached. It is important that the instructor give the Cashiers some coupons with payment number one on them to initiate the welcome letters and payment facts sheet. The payment facts sheet is page two of the welcome letter.

There are several coupons prepared with payment number one on them. These coupons are kept separate from the other coupons and then a few are mixed in with the regular coupons before being handed to the Cashier. When the Cashier has finished, the instructor can take out the payment number one coupons before they go to the Posting and Tax Clerk.

The Cashier should write a memorandum to the Receptionist requesting a check for $400 made out to Petty Cash. When she receives the check, she should have it cashed at the bank (Administrative Assistant).

The Cashier should check to make certain the amount of each check received agrees with the amount on the attached payment coupon. A deposit slip listing all the checks, should be made out. The deposit slip must go to the Receptionist for recording of the deposit in the MOE checkbook.

Each coupon must be posted to the Investor's Ledgers to give each individual investor credit for the money that has been received for him. The amount posted to the Investor's Ledger is the amount shown on the amortization schedule, not the amount of the check.

A daily summary and recap is made out by the Cashier from each team; or they could be made out separately if preferred. It is done by totaling the postings on each individual investor's ledger and entering this total on the daily summary and recap.

Each coupon received which indicates that it is payment number one for a particular customer must be noted by the students so a welcome letter can be sent to that customer. A payment facts sheet must be enclosed with the welcome letter.

When the Cashier receives a payment from a customer (other than the original coupons given to the student by the instructor), he is to make an entry in the Petty Cash Book for the amount received. If the customer pays an amount greater than his payment, the Cashier should give him his change, make out a receipt, fill out a coupon so the investor will get credit, and make another entry in the Petty Cash Book in the paid column. The customer is usually the Administrative Assistant; however, the instructor may wish to be a customer on occasion.

Any payment made out of the petty cash of $50 or more should be made by check. When the petty cash gets down to $200, it should be replenished to bring it back up to $400. The Cashier should return the money he has left in his petty cash to the bank at the end of the rotation.

Checks received without coupons attached should be returned to the Administrative Assistant.

PHASE III

CASHIER

TASK SHEET #2

Materials Needed:

Memorandum
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet #2
Sample Bad Check Letter--attached to task sheet
Two or Three Checks Marked "Insufficient funds"
Some Regular Checks with Coupons
Two or Three Checks with Payment Number One Coupons

General Instructions:

When MOE, INC., makes a bank deposit, a portion of the deposit goes to each investor's account. How much each investor receives is determined by the daily summary and recap amounts. Because the tracing of an individual check to a particular investor's account would be very difficult, MOE, INC., upon receipt of a bad check immediately makes out a check to the First Security Bank of Utah (this is where MOE, INC., maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check.

The Cashier should have the Receptionist make out a check to the First Sincerity Bank of Utah for the total of the checks marked "Insufficient Funds." Then the Cashier must write a letter to each customer who is responsible for a bad check telling him he must make the check good within a few days.

The check written by the Receptionist to cover the bad check should be attached to the bad check letter or letters so the Vice President can sign both at the same time.

PHASE III

POSTING AND TAX CLERK

TASK SHEET #1

Materials Needed:

Loan Card File
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet
  1. A List of Addresses of the County Assessors
  2. Sample Request for Tax Notice Letter
Tax Notice Requests

General Instructions:

The tax notice requests sheet must be given to the students with task sheet #1. The sheets are in file cabinet #1, drawer #3, filed under Tax Notice Requests. An example is shown below.

POSTING AND TAX CLERK

Tax Notices Due	County	Loan No.
William G. Abney	Carbon	02-235
Eugene H. Blake	Grand	12-058
Harvey M. Ahlstrom	Juab	09-095
William P. Bailey	Sanpete	05-054
Mark E. Belnap	Beaver	12-076

The student will find on the Tax Notice Request a list of customers with taxes due. The customers' original loan cards should be pulled from the loan card file. Upon finding the county the customer lives in, the student will find the county assessor for that county from the list attached to the task sheet. These loan cards are enclosed with the signed letter to the appropriate county assessor. The instructor then puts the loan cards with task sheet #2.

PHASE III

POSTING AND TAX CLERK

TASK SHEET #2

Materials Needed:

Letterhead
Carbon Paper
Onion Skin Paper
Master Customer List

Materials Needed from Instructor:

Task Sheet #2
  1. Sample Letter of Transmittal
  2. Sample Request for Additional Tax Reserve Funds Letter
  3. Names and Addresses of the County Tax Assessors
Loan Cards

General Instructions:

The student should have the same loan cards they took from the loan card file when completing task sheet #1.

The amount of taxes due is written on the back of the loan card. If the customer's tax reserve is sufficient, a check for the amount on the loan card is made out by the Receptionist to the county assessor for that county in which the customer lives. The check is to be returned to the Posting and Tax Clerk so that he may attach it to his letter.

Only one check needs to be written to each county assessor even though you may be paying taxes for more than one customer in that county.

Because the tax amount is only estimated each year, a borrower's tax reserve is often insufficient to pay his taxes. If the customer is short in his tax reserve, then a letter requesting additional tax reserve funds is sent to the customer. In order to complete the request for additional tax reserve funds letter, the student must figure the shortage amount and figure how much the borrower should increase his monthly payments in order to avoid a shortage the next year.

You can tell whether or not the student is typing the right letter to the right person by looking at the policy number. All policies beginning with numbers 01 to 06 have insufficient tax reserves; therefore, the student should type a request for additional tax reserve funds letter. All policies beginning with 07 to 12 have sufficient tax reserves; therefore, the student should type a letter of transmittal to the appropriate county assessor.

PHASE III

POSTING AND TAX CLERK

TASK SHEET #3

Materials Needed:

Borrowers' Ledgers
Amortization Schedules

Materials Needed from Instructor:

Checks with Attached Coupons

General Instructions:

The coupons are to be posted to the borrowers' ledgers after the Cashier has posted them to the investors' ledgers.

Should it become necessary to fill out a new ledger sheet, you should follow these steps:

1. Fill in the complete name.
2. Fill in the address from the master customer list.
3. Fill in the investor code. The first two digits of the loan number are the numbers of the investor code. For example, Lester G. Aaron's loan number is 09-040 so the investor code is 09.
4. Fill in the amortization schedule number. This number is obtained from the coupon under "Posting Codes." The amortization schedule for Lester G. Aaron is 6, therefore, his posting code is 09-6. Mr. Aaron's loan amount is $18,000 and amortization schedule 6 is the only schedule for that loan amount.
5. The investor corresponds with the first two digits of the loan number and posting codes on the coupons and the daily summary and recap sheet. For example, the first two digits

of Lester G. Aaron's loan number and posting code is 09. Count down nine lines on the daily summary and recap and his investor is California Western Life Insurance.

6. The total monthly payment amount is obtained from the master customer list, also the principal and interest, insurance, taxes, and the original loan amount.

7. If the coupon is the first payment, indicate on the ledger the first payment date and project ahead to determine the maturity date. If the coupon is not the first, leave these items blank.

PHASE III

INSURANCE CLERK

TASK SHEET #1

Materials Needed:

Memorandums
Tickler Card File
Master Customer List
Insurance Correction Forms
Tickler Cards
MOE Letterhead
Onion Skin Paper
Carbon Paper

Materials Needed from Instructor:

Task Sheet #1
Five or Six Correct Insurance Policies
Two or Three Incorrect Insurance Policies

General Instructions:

The instructor must take from his file some correct and some incorrect insurance policies to give to the student with task sheet #1.

The correct insurance policies should be in folder labeled "Correct Insurance Policies," and the incorrect insurance policies should be in another folder labeled "Incorrect Insurance Policies."

So that all of the policies will be used, always take the policies from the front of the folder and refile to the back. The policies can easily be identified by the code (01-06 incorrect and 07-12 correct).

More correct insurance policies should be given to the student than incorrect insurance policies so that the student will be typing more letters.

If one student is faster than the other, the instructor can regulate the work by giving more or fewer insurance policies to the students. For example, if the rotation is for four days and a student completes task sheets 1, 2, and 3 by the end of the second day, then to keep this student busy for the rest of the rotation, several additional insurance policies should be given to that particular student.

PHASE III

INSURANCE CLERK

TASK SHEET #2

Materials Needed:

MOE Letterhead
Carbon Paper
Onion Skin Paper
Tickler Cards

Materials Needed from Instructor:

Task Sheet #2
1. Insurance Letter of Transmittal
2. List of Investors
3. Letter Request for Additional Insurance Reserve Funds

Insurance Policy Renewal Sheets

General Instructions:

The insurance policy renewal sheets should be in the instructor's file under "Insurance Policy Renewal Sheets." A sample sheet is shown below.

INSURANCE CLERK

Insurance Policy Renewals	Cost of Renewal	Policy No.
Peter G. Ackley	$130.04	11-036
Howard F. Aland	117.96	02-033
Charles W. Atwood	146.64	05-031
Douglas G. Bishop	31.56	01-025

The instructor can readily see whether or not the student is typing the right letters to the right customers by checking the policy number.

All policies starting with numbers 01 to 06 have insufficient insurance reserves. All policies beginning with 07 to 12 have sufficient reserves to pay their insurance when it is due.

From the renewal sheet on the preceding page the insurance company of Peter G. Ackley should receive a letter of transmittal and a check for the amount indicated above. Howard F. Aland, Charles W. Atwood, and Douglas G. Bishop each should receive a letter requesting additional funds to pay their insurance premium.

PHASE III

INSURANCE CLERK

TASK SHEET #3

Materials Needed:

MOE Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet #3
Policy Cancellation Letter (attached to task sheet)
Policy Cancellation Notices

General Instructions:

Each student should receive several policy cancellation notices depending on her speed and ability. The insurance policy cancellation notices should coordinate with the policy expiration list that was typed by the Insurance Clerk for the Vice President from the instructions on task sheet #1.

PHASE III

INSURANCE CLERK

TASK SHEET #4

Materials Needed:

Tickler Card File
Master Customer List
Insurance Correction Forms
Tickler Cards
MOE Letterhead

Carbon Paper
Onion Skin

Materials Needed from Instructor:

Task Sheet #4
Sample Premium Letterhead (attached to task sheet)
Four or Five Correct Insurance Policies
Two ro Three Incorrect Insurance Policies

General Instructions:

The instructor must take from his file some correct and some incorrect insurance policies to give to the student with task sheet #4.

So that all of the policies will be used, always take the policies from the front of the folder and refile in the back. More correct insurance policies should be given to the student than incorrect insurance policies so that most of the student's effort will be towards typing letters.

If one student is faster, the insturctor can regulate the situation by giving more or fewer insurance policies to individual students.

PHASE IV Full-Scale Simulation

Phase IV is a full-scale simulation. It is the same as Phase III except that the instructor will give more work to the students with the task sheets.

The Vice Presidents will plan an itinerary and the Receptionist will address five envelopes in addition to their regular work.

The following is an idea as to how much work should be given to each student with their first task sheet:

The Executive Secretary should get two prerecorded dictation belts--one with a two-page letter and the other with three short letters. The Cashier should receive approximately 15 coupons attached to checks with three or four payment number ones mixed in with the regular coupons. The Posting and Tax Clerk is to prepare and send tax notices to the county assessors. The Insurance Clerk is to receive several insurance policies--both correct and incorrect. The Receptionist and Administrative Assistant will be doing about the same as in Phase III, but with maximum efficiency.

The teacher should not participate very much, but rather let each Vice President have as much control and authority as he can handle.

Each student should be able to handle all situations he is confronted with little confusion and with great efficiency.

FILES, MATERIALS, AND OTHER INFORMATION NEEDED FOR SETTING UP SIMULATION

ALL CODES GIVEN IN THIS TEACHER'S MANUAL ARE FOR TEACHER USE ONLY AND IF DIVULGED TO STUDENTS WILL LIMIT THE EFFECTIVENESS OF THE SIMULATION.

Codes are for use in Phase III and Phase IV only. Codes will not work with Phase II nor with the rush jobs.

FILES AND MATERIALS NEEDED TO RUN SIMULATION

A. File Folders and Files

1. Near Receptionist

    a. borrower files (correspondence)
        (1) 100 folders
        (2) each folder labeled with the name, address, and loan number of borrower
        (3) names can be found on master customer list in the Student's Manual

    b. student files
        (1) 1 folder for each student
        (2) each folder labeled with the name of the student

    c. investor files (correspondence)
        (1) 12 folders
        (2) each folder labeled with the name of an investor
        (3) names can be found in the Insurance Clerk Section of the Student's Manual

    d. county assessor files (correspondence)
        (1) 15 folders
        (2) each folder labeled with the name of an assessor
        (3) names can be found in the Posting and Tax Clerk section of the Student's Manual

    e. miscellaneous folder (correspondence)

    f. cumulative Payroll and Salary Register

2. Near Cashier and Posting and Tax Clerk

    a. investor ledger file
        (1) 1 folder
        (2) each folder contains a ledger for each investor filed in numerical order

    b. borrower ledger files
        (1) 12 folders
        (2) each folder labeled with an investor number
        (3) folder contains all borrower ledgers associated with that investor--ledgers are filed first by investor code and then alphabetically within each code

    c. amortization schedules file
        (1) 7 folders
        (2) folders are labeled from one to seven
        (3) No. 1 amortization schedule in No. 1 folder, etc.

3. Central Location

   a. forms file
      (1) folder for each form
      (2) central location in office

   b. positional file folder for each student (used during Phase III and IV
      (1) 12 folders
      (2) separate set in separate location for each class
      (3) used so student can keep work separated from other classes

4. Teacher File

   a. teacher task sheet files
      (1) 12 folders for each class during Phase II labeled with name of each position
      (2) folder containing all forms and materials necessary to work a position is provided during Phase II
      (3) task sheets for Phases II, III, and IV are provided in the Student's Manual

   b. teacher working materials file (suggested input is provided later in this section)
      (1) each telephone call and dictation situation should be on a separate sheet for greater flexibility
      (2) separate file for tax notices due requests
      (3) separate file for insurance policy renewal sheets
      (4) incorrect insurance policies file (investor numbers 01-06)
      (5) correct insurance policies file (investor numbers 07-12)
      (6) insurance policy cancellation notice (one is completed for each incorrect insurance policy (01-06). These cancellation notices are used with task sheet 3 after task sheet 2 has been completed
      (7) several bad checks (to be used for input with Cashier bad check task sheet. Each check should be marked in some manner indicating that the check has been returned by the bank because of insufficient funds.)
      (8) 100 coupons filled out (payment number and month of payment should be entered in light pencil) Information found on Master Customer List
      (9) 20 coupons based on Auxiliary Master Customer List (found in Cashiers Task Sheet Section of Manual) Payment #1 used to initiate completion of Welcome Letter and Payment Facts Sheet by Cashier

B. Positional Files Needed

1. Insurance Clerk Tickler Files (2)

    a. 1 file for each Insurance Clerk
    b. 100 cards in each file

2. Posting and Tax Clerk Loan Card File (1)

    a. 1 file for both Posting and Tax Clerks to share
    b. file should contain original and copy
    c. front and back of loan card should be filled out (amounts for back of loan card can be found later in this section)
    d. 100 cards 8 x 5 cards

3. Rotary Files Central in Office--each rotary file should contain:

    a. a listing of customers in alphabetical order
    b. a listing of customers in numerical order by loan number

C. Student's Manual

D. Travel Itinerary Reference Book

MOE, INC., FORMS

Below is a list of the number of forms (approximately) for a 12-student simulation lasting about eight weeks. You may find that you will have to adjust this number from year to year depending on usage.

A starting amount along with a standard amount is necessary for those just setting up and getting ready to begin the MOE, INC., simulation. A starting amount is also given on the next page.

STANDARD AMOUNT - 12-student simulation

Organization for Dictation	100
Early Payoff	100
Deposit slips	100
Travel Itinerary	100
Activity Log	300
Annual Statements	100
Employment Applications	100
Borrower Ledger	100
Payment Coupon	100
Daily Summary and Recap	100
Fire and Hazard Insurance Policy	100
Employee Appraisal Form	200
Investor Ledger	100
Letterhead	1500
Payment Facts Sheet	100
Payroll and Salary Register	100
Petty Cash Book	100
Insurance Policy Correction Form	200
Position Work Sheet	300
Tickler Card	300
Petty Cash Reconciliation	100
Checks	400
Payroll Checks	300
Telephone Message	100
Memorandum	200
Bank Statement	100
Bank Statement Reconciliation	100
Paid Out Voucher	100

School must supply approximately 60 envelopes and receipt book for petty cash.

STARTING AMOUNT - 12-student simulation

This is a one-time group of forms needed by teachers beginning simulation with no previous files.

Borrower Ledger	100
Payment Coupon	100
Fire and Hazard Insurance Policy	100
Loan Card	500
Policy Cancellation Notice	100
Tickler Card	300
Checks	300

Rotary Files are to be furnished by the school.

Amortization Schedules 1, 2, and 3	7 of each schedule
Amortization Schedules 4, 5, 6, and 7	3 of each schedule

PAYMENT NUMBERS AND POSTING CODES FOR COUPONS

The numbers which follow are numbers which are syggested for the coupons in starting the simulation. The first number is the payment number which can be found on the Amortization Schedule, and the second numbers are the numbers suggested for the posting code on the coupons. The ifrst two digits of the posing code are the investor numbers and the last digit is the Amortization Schedule number used when posting that coupon.

NAME	PAYMENT NO.	POSTING CODE	NAME	PAYMENT NO.	POSTING CODE
Aaron	1	09-6	Akins	221	10-3
Abbott	81	03-1	Aland	231	02-6
Abel	101	05-7	Albee	231	07-2
Abernathy	101	01-4	Albert	231	02-1
Abernethy	141	03-2	Albertson	231	06-5
Able	101	11-2	Alder	181	04-3
Abney	121	02-6	Allan	121	05-1
Abraham	161	11-6	Allen	201	08-2
Abrams	181	12-5	Alley	241	02-5
Ackerlind	201	08-2	Allred	241	08-3
Ackerlund	212	10-1	Allsop	241	03-7
Ackerson	241	07-4	Alsop	181	10-2
Ackley	260	11-7	Ames	281	07-1
Ackman	221	02-2	Andersen	201	01-4
Adair	261	09-1	Anderson	1	06-7
Adams	251	11-7	Andreason	201	02-1
Adams	31	04-3	Andrew	201	04-6
Adamson	81	01-1	Andrews	181	09-3
Addams	241	07-2	Andrus	61	07-6
Addison	201	05-4	Angus	21	12-7
Agnew	246	08-7	Anthony	191	06-4
Ahlander	221	07-2	Armstrong	81	03-5
Ahlstrom	81	09-5	Arnell	101	04-1

Payment Numbers and Posting Codes for Coupons (continued)

NAME		
Arnold	241	02-6
Arthur	141	09-3
Atwood	143	05-7
Avery	143	08-2
Baak	221	07-5
Babcock	201	11-4
Bailey	201	05-6
Baird	181	06-3
Baker	201	12-5
Baldwin	161	10-2
Ball	21	08-7
Ballard	241	01-1
Balls	221	05-2
Barber	121	08-4
Barker	201	04-3
Barlow	101	06-5
Barnes	81	03-6
Barnett	83	11-1
Barrett	1	12-7
Barton	21	10-2
Bateman	81	06-4
Bates	81	09-5
Beck	31	10-3
Beckstead	161	01-1
Bell	191	11-7
Belnap	61	12-4
Bench	121	08-7
Bennett	31	02-6
Bennion	1	08-4
Benson	22	10-4
Bentley	101	03-7
Berg	221	09-5
Bergeson	201	04-6
Bigelow	81	01-2
Billings	1	06-4
Bingham	201	03-7
Bird	101	04-1
Bishoff	241	09-4
Bishop	121	01-5
Blake	1	12-1
Bond	61	05-6
Booth	31	07-3
Boulton	21	10-7
Bowen	41	06-2
Bower	221	12-6
Bowman	181	02-1
Brady	241	04-3
Briggs	31	03-7
Brown	201	11-2
Bryant	101	01-4
Burton	101	05-3
Bush	221	06-6
Butler	81	03-5
Bywater	1	12-4

POSTING AND TAX CLERK

TAX NOTICES DUE

Each group of names separated by a double space should be typed on an individual sheet of paper. The amount of work for each student at the Posting and Tax Clerk position can be controlled in two ways: (1) A separate letter must be typed to each county listed, therefore the more counties on each sheet, the more letters necessary. (2) A check and short letter must be typed to each county for borrowers whose loan numbers begin 07-12. A longer letter and mathematicl computations are required for each borrower with a loan number beginning 01-06.

THESE CODES ARE FOR TEACHER USE ONLY

Loan No.	Name	County
08-099	Ackerlind, Curtis F.	Beaver
07-005	Baak, Charles B.	Beaver
12-010	Abrams, Thayne G.	Carbon
02-100	Albert, Rudolf D.	Sanpete
02-030	Arnold, Roy O.	Sanpete
09-040	Aaron, Lester G.	Beaver
11-066	Abraham, F. Blaine	Carbon
05-094	Balls, Jack T.	Sevier
06-009	Billings, Bruce L.	Millard
05-028	Burton, Ronald W.	Sanpete
09-080	Adair, Clifford	Emery
01-001	Adamson, Robert E.	Sevier
11-013	Babcock, William E.	Sevier
02-078	Bennett, John J.	Sanpete
10-057	Boulton, Jerry W.	Sanpete
03-053	Barnes, Phillip P.	Millard
08-051	Bennion, Robert A.	Sanpete
04-007	Bird, William E.	Wayne
12-022	Bywater, James J.	Sevier
05-061	Abel, Robert H.	Sanpete
03-041	Abbott, Clifton A.	Grand
04-064	Arnell, George E.	Utah
08-019	Bench, George Q	Sevier
06-003	Bowen, Frank K.	Sanpete
11-073	Able, Charles	Wayne
02-035	Abney, William G.	Carbon
12-058	Blake, Eugene H.	Grand
09-095	Ahlstrom, Harvey M.	Juab
05-054	Bailey, William P.	Sanpete
12-076	Belnap, Mark E	Beaver

POSTING AND TAX CLERK

TAX NOTICES DUE
(continued)

Loan No	Name	County
04-055	Barker, Charles A.	Piute
12-027	Bower, Ernest C	Carbon
03-069	Butler, Walter E	Sanpete
05-038	Addison, Paul G.	Utah
09-044	Arthur, Allen C	Utah
02-023	Bowman, Max D.	Sevier
01-021	Bryant, Paul B.	Sanpete
03-060	Abernethy, Henry L.	Juab
10-030	Alsop, Daniel R.	Beaver
04-093	Brady, Elson R	Sanpete
08-045	Avery, Kenneth D	Piute
09-082	Berg, Gerald C.	Wayne
05-032	Allan, Delbert V	Millard
10-085	Baldwin, Boyd E	Sanpete
06-016	Barlow, Norman	Garfield
08-043	Agnew, Wallace P.	Garfield
10-014	Benson, Joseph A.	Sanpete
07-083	Booth, Brian A.	Sevier
03-086	Bentley, Haven F.	Carbon
01-097	Andersen, Howard S.	Millard
07-098	Andrus, LaVere F.	Sanpete
06-084	Anderson, Howard C	Duchesne
12-091	Barrett, Arthur E.	Sanpete
09-071	Bishoff, Norman E.	Carbon
04-052	Bergeson, W. Harold	Sevier
10-096	Akins, Martin T	Sanpete
07-046	Ames, Carl M.	Sanpete
04-090	Andrew, William J.	Sevier
08-081	Ball, Duane O	Millard
07-079	Albee, Gary R	Sevier
08-087	Allen Victor G.	Millard
06-029	Anthony, James R	Sanpete
10-012	Beck, Ivan J.	Piute
04-037	Adams, Melvin T.	Sanpete
11-011	Barnett, Denny D.	Sanpete
06-015	Bateman, Rex W	Sevier
01-092	Bigelow, Clarence A.	Sevier
10-042	Ackerlund, Charles C.	Sanpete
03-065	Allsop, Reese A	Carbon
06-077	Bush, Silas R	Sanpete
01-039	Abernathy, Roy P	Juab
07-020	Ahlander, Perry G	Sanpete
08-017	Barber, Robert D	Millard

POSTING AND TAX CLERK

TAX NOTICES DUE
(continued)

Loan No.	Name	County
03-026	Bingham, Keith M	Grand
03-056	Briggs, John R	Sanpete
07-062	Ackerson, Charles D.	Sanpete
07-088	Addams, Richard M	Utah
02-033	Aland, Howard F.	Sevier
04-089	Alder, Wendell R.	Sanpete
08-070	Allred, Walter H.	Sevier
06-068	Baird, Donald R.	Sanpete
09-067	Bates, Robert J.	Grand
11-036	Ackley, Peter G	Sevier
11-063	Adams, Mark G.	Millard
06-002	Albertson, Ted A.	Sanpete
02-050	Andreason, Russell	Sevier
01-025	Bishop, Douglas G.	Sanpete
09-074	Andrews, Willard J.	Sanpete
12-008	Angus, Porter F	Carbon
05-031	Atwood, Charles W.	Sanpete
10-049	Barton, Harry H.	Millard
01-072	Beckstead, Carl J.	Utah
12-018	Baker, Bruce H.	Sevier
11-004	Bell, Harold F.	Iron
02-075	Ackman, Paul A.	Sanpete
02-048	Alley, William C.	Millard

RUSH JOB NAMES

05-024	1	Bond, Douglas E.	Millard
03-006	1.	Armstrong, Phillip W.	Sanpete
01-047	2.	Ballard, Donald J.	Millard
11-059	2.	Brown, Alden M	Sanpete

TAX AND INSURANCE AMOUNTS FOR CODING

The teacher must indicate the amount of tax assessment on the reverse side of each loan card. The following list shows the amount to be written on each loan card. The following list also contains the cost of coverage which should be included on the bottom line of the fires and hazard insurance policies.

NAME	TAXES	COST OF COVERAGE
Aaron	$446.68	$108.00
Abbott	164.64	32.04
Abel	572.16	134.40
Abernathy	360.24	84.00
Abernethy	590.04	127.20
Able	530.03	127.20
Abney	457.32	108.00
Abraham	446.87	108.00
Abrams	103.65	21.60
Ackerlind	530.04	127.20
Ackerlund	128.64	32.04
Ackerson	348.70	84.00
Ackley	550.36	134.40
Ackman	568.92	127.20
Adair	127.40	32.04
Adams	552.21	134.40
Adams	407.28	97.80
Adamson	152.28	32.04
Addams	530.03	127.20
Addison	290.60	84.00
Agnew	525.64	134.40

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Ahlander	$521.37	$127.20
Ahlstrom	103.68	21.60
Aqins	296.59	97.80
Aland	469.32	108.00
Albee	530.01	127.20
Albert	144.84	32.04
Albertson	123.48	21.60
Alder	430.68	97.80
Allan	160.80	32.04
Allen	517.62	127.20
Alley	159.36	21.60
Allred	395.59	97.80
Allsop	655.56	134.40
Alsop	530.00	127.20
Ames	127.31	32.04
Andersen	421.92	84.00
Anderson	586.32	134.40
Andreason	151.08	32.04
Andrew	550.20	108.00
Andrews	393.25	97.80
Andrus	446.88	108.00
Angus	525.52	134.40
Anthony	390.60	84.00
Armstrong	110.16	21.60
Arnell	133.20	32.04

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Arnold	$490.02	$108.00
Arthur	390.69	97.80
Atwood	575.88	134.40
Avery	503.40	127.20
Baak	102.68	21.60
Babcock	348.72	84.00
Bailey	469.32	108.00
Baird	437.64	97.80
Baker	102.22	21.60
Baldwin	503.40	127.20
Ball	550.42	134.40
Ballard	151.08	32.04
Balls	633.36	127.20
Barber	342.87	84.00
Barker	416.16	97.80
Barlow	135.84	21.60
Barnes	466.68	108.00
Barnett	126.84	32.04
Barrett	525.54	134.40
Barton	529.70	127.20
Bateman	359.40	84.00
Bates	102.86	21.60
Beck	396.60	97.80
Beckstead	136.92	32.04
Bell	547.60	134.40

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Belnap	$328.87	84.00
Bench	546.37	134.40
Bennett	463.08	108.00
Bennion	342.27	84.00
Benson	337.92	84.00
Bentley	586.32	134.40
Berg	101.76	21.60
Bergeson	550.20	108.00
Bigelow	633.48	127.20
Billings	443.64	84.00
Bingham	664.32	134.40
Bird	192.36	32.04
Bishoff	343.27	84.00
Bishop	129.24	21.60
Blake	128.64	32.04
Bond	484.56	108.00
Booth	396.59	97.80
Boulton	551.42	134.40
Bowen	642.48	127.20
Bower	444.44	108.00
Bowman	148.44	32.04
Brady	472.68	97.80
Briggs	664.80	134.40
Brown	520.03	127.20
Bryant	364.92	84.00

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Burton	509.16	97.80
Bush	471.24	108.00
Butler	126.60	21.60
Bywater	342.27	84.00

INSURANCE POLICIES

1. A policy should be filled out for each borrower

2. All policies with numbers beginning 01 to 06 are incorrect. Errors on each policy can be in one or more of the following four areas:

   a. Name
   b. Address
   c. Legal description
   d. Amount of coverage

   Errors that you make on your policies are for you to determine.

3. All policies with numbers beginning with 07 to 12 are correct.

INSURANCE CLERK TICKLER CARD LIST

This list shows policy expiration dates for each borrower. Use this list as a basis for completing tickler cards.

January
Lester G. Aaron, 09-040
Peter G. Ackley, 11-036
Howard F. Aland, 02-033
Howard S. Andersen, 01-097
Charles W. Atwood, 05-031
Charles A. Barker, 04-055
George Q. Bench, 08-019
Douglas G. Bishop, 01-025
Ronald W. Burton, 05-028

February
Clifton A. Abbott, 03-041
Paul A. Ackman, 02-075
Gary R. Albee, 07-079
Howard C. Anderson, 06-084
Kenneth D. Avery, 08-045
Norman Barlow, 06-016
John J. Bennett, 02-078
Eugene H. Blake, 12-058
Silas R. Bush, 06-077

March
Robert H. Abel, 05-061
Clifford Adair, 09-080
Rudolf D. Albert, 02-100
W. Russell Andreason, 02-050
Charles B. Baak, 07-005
Phillip P. Barnes, 03-053
Robert A. Bennion, 08-051
Douglas E. Bond, 05-024
Walter E. Butler, 03-069

April
Roy P. Abernathy, 01-039
Mark G. Adams, 11-063
Ted A. Albertson, 06-002
William J. Andrew, 04-090
William E. Babcock, 11-013
Denny D. Barnett, 11-011
Joseph A. Benson, 10-014
Brian A. Booth, 07-083
James J. Bywater, 12-022

May
Henry L. Abernethy, 03-060
Melvin T. Adams, 04-037
Wendell R. Alder, 04-089
Willard J. Andrews, 09-074
William P. Bailey, 05-054
Arthur E. Barrett, 12-091
Haven F. Bentley, 03-086
Jerry W. Boulton, 10-057

June
Charles Able, 11-073
Robert E. Adamson, 01-001
Delbert V. Allan, 05-032
LaVere F. Andrus, 07-098
Donald R. Baird, 06-068
Harry H. Barton, 10-049
Gerald C. Berg, 09-082
Frank K. Bowen, 06-003

July
William G. Abney, 02-035
Richard M. Addams, 07-088
Victor G. Allen, 08-087
Porter F. Angus, 12-008
Bruce H. Baker, 12-028
Rex W. Bateman, 06-015
W. Harold Bergeson, 04-052
Ernest C. Bower, 12-027

August
F. Blaine Abraham, 11-066
Paul G. Addison, 05-038
William C. Alley, 02-048
James R. Anthony, 06-029
Boyd E. Baldwin, 10-085
Robert J. Bates, 09-067
Clarence A. Bigelow, 01-092
Max D. Bowman, 02-023

INSURANCE CLERK TICKLER CARD LIST
(continued)

September
Thayne G. Abrams, 12-010
Wallace P. Agnew, 08-043
Walter H. Allred, 08-070
Phillip W. Armstrong, 03-006
Duane O. Ball, 08-081
Ivan J. Beck, 10-012
Bruce L. Billings, 06-009
Elson R. Brady, 04-093

October
Curtis F. Ackerlind, 08-099
Perry G. Ahlander, 07-020
Reese A. Allsop, 03-065
George E. Arnell, 04-046
Donald J. Ballard, 01-047
Carl J. Beckstead, 01-072
Keith M. Bingham, 03-056
John R. Briggs, 03-056

November
Charles C. Ackerlund, 10-042
Harvey M. Ahlstrom, 09-095
Daniel R. Alsop, 10-034
Roy O. Arnold, 02-030
Jack T. Balls, 05-094
Harold F. Bell, 11-004
William E. Bird, 04-007
Alden M. Brown, 11-059

December
Charles D. Ackerson, 07-062
Martin T. Akins, 10-096
Carl M. Ames, 07-046
Allen C. Arthur, 09-044
Robert D. Barber, 08-017
Mark E. Belnap, 12-076
Norman E. Bishoff, 09-071
Paul B. Bryant, 01-021

INSURANCE POLICY RENEWALS

Each group of names separated by a double space should be typed on an individual sheet of paper. The amount of work for each student at the Insurance Clerk position can be controlled by the number of policy renewal sheets and the individual names on that sheet.

A check and a short letter must be typed to each insurance company for borrowers with loan numbers beginning 07-12. A longer letter and mathematical computations are required for each borrower with a loan number 01-06.

THESE CODES ARE FOR TEACHER USE ONLY.

January	COST OF COVERAGE
#1	
Peter G. Ackley, 11-036	$130.04
Howard F. Aland, 02-033	117.96
Charles W. Atwood, 05-031	146.64
Douglas G. Bishop, 01-025	31.56
#2	
Lester G. Aaron, 09-040	107.60
Howard S. Andersen, 01-097	117.96
Charles A. Barker, 04-055	105.84
George Q. Bench, 08-019	129.40
Ronald W. Burton, 05-028	119.76
February	
#1	
Clifton A. Abbott, 03-041	46.44
Gary R. Albee, 07-079	127.19
Howard C. Anderson, 06-084	138.96
John J. Bennett, 02-078	119.04
Eugene H. Blake, 12-058	32.04
#2	
Paul A. Ackman, 02-075	133.56
Kenneth D. Avery, 08-045	122.70
Norman Barlow, 06-016	26.16
Silas R. Bush, 06-077	142.68

INSURANCE POLICY RENEWALS
(continued)

March	COST OF COVERAGE
#1	
Robert H. Abel, 05-061	$156.00
Clifford Adair, 09-080	32.00
W. Russell Andreason, 02-050	40.08
Robert A. Bennion, 08-051	81.62
Douglas E. Bond, 05-024	127.80
#2	
Rudolf D. Albert, 02-100	43.08
Charles B. Baak, 07-005	16.20
Phillip P. Barnes, 03-053	124.20
Walter E. Butler, 03-069	31.56
April	
#1	
Roy P. Abernathy, 01-039	91.20
William J. Andrew, 04-090	181.20
William E. Babcock, 11-013	82.00
Joseph A. Benson, 10-014	80.27
#2	
Mark G. Adams, 11-063	134.20
Ted A. Albertson, 06-002	26.16
Denny D. Barnett, 11-011	30.24
Brian A. Booth, 07-083	97.79
James J. Bywater, 12-022	81.27
May	
#1	
Henry L. Abernethy, 03-060	175.20
Wendell R. Alder, 04-089	138.84
Arthur E. Barrett, 12-091	124.40
Haven F. Bentley, 03-086	156.84
#2	
Melvin T. Adams, 04-037	106.88
Willard J. Andrews, 09-074	96.20
William P. Bailey, 05-054	124.20
Jerry W. Boulton, 10-057	127.92

INSURANCE POLICY RENEWALS
(continued)

June	COST OF COVERAGE
#1	
Charles Able, 11-073	$127.20
Robert E. Adamson, 01-001	44.28
Donald R. Baird, 06-068	120.24
Harry H. Barton, 10-049	126.20
#2	
Delbert V. Allan, 05-032	51.60
LaVere F. Andrus, 07-098	108.00
Gerald C. Berg, 09-082	30.47
Frank K. Bowen, 06-003	149.16
July	
#1	
William G. Abney, 02-035	144.00
Victor G. Allen, 08-087	113.29
Bruce H. Baker, 12-028	20.16
W. Harold Bergeson, 04-052	127.56
#2	
Richard M. Addams, 07-038	127.18
Porter F. Angus, 12-008	130.44
Rex W. Bateman, 06-015	90.36
Ernest C. Bower, 12-027	106.00
August	
#1	
Paul G. Addison, 05-038	95.88
James R. Anthony, 06-029	95.88
Boyd E. Baldwin, 10-085	122.07
Max D. Bowman, 02-023	36.60
#2	
F. Blaine Abraham, 11-066	107.64
William C. Alley, 02-048	29.64
Robert J. Bates, 09-067	19.21
Clarence A. Bigelow, 01-092	195.36

INSURANCE POLICY RENEWALS
(continued)

September	COST OF COVERAGE
#1	
Wallace P. Agnew, 08-043	$121.37
Phillip W. Armstrong, 03-006	32.64
Duane O. BAll, 08-081	134.04
Elson, R. Brady, 04-093	108.84
#2	
Thayne G. Abrams, 12-010	21.60
Walter H. Allred, 08-070	97.80
Ivan J. Beck, 10-012	97.80
Bruce L. Billings, 06-009	103.56
October	
#1	
Curtis F. Ackerlind, 08-099	127.15
Reese A. Allsop, 03-065	168.36
Donald J. Ballard, 01-047	40.32
Keith M. Bingham, 03-026	177.24
#2	
Perry G. Ahlander, 07-020	125.36
George E. Arnell, 04-046	42.00
Carl J. Beckstead, 01-072	42.00
John R. Briggs, 03-056	198.96
November	
#1	
Harvey M. Ahlstrom, 09-095	21.60
Roy O. Arnold, 02-030	114.36
Harold F. Bell, 11-004	129.76
William E. Bird, 04-007	36.60
#2	
Charles C. Ackerlund, 10-042	32.04
Daniel R. Alsop, 10-034	127.00
Jack T. BAlls, 05-094	159.36
Alden M. Brown, 11-059	126.17

INSURANCE POLICY RENEWALS
(continued)

December	COST OF COVERAGE
#1	
Martin T. Akins, 10-096	$97.61
Allen C. Arthur, 09-044	97.08
Mark E. Belnap, 12-076	83.87
Paul B. Bryant, 01-021	93.96
#2	
Charles D. Ackerson, 07-062	83.00
Carl M. Ames, 07-046	31.99
Robert D. Barber, 08-017	83.99
Norman E. Bishoff, 09-071	82.23

TEACHER'S KEY

PHASE II

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC SEC NO	NAME	THIS MONTHS						YEAR TO DATE				CHECK NO	M S	NO EXEMP
		EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC			
	Vice President	750 00	122 43	19 59	43 88		564 10							
	Executive Secretary	525 00	75 18	12 03	30 71		407 08							
	Receptionist/ Administrative Sec.	487 00	67 20	10 75	28 49		380 56							
	Cashier	450 00	59 43	9 51	26 33		354 73							
	Posting & Tax Clerk	412 00	51 45	8 23	24 10		328 22							
	Insurance Clerk	375 00	43 81	7 01	21 94		302 24							

TOTALS	EARNINGS	FED. TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	TOTALS
	2 999 00	419 50	67 12	175 45		2 336 93					

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS						YEAR TO DATE				CHECK NO.	M S	NO. EXEMP.
		EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.			
	Vice President	500 00	69 93	11 19	29 25		389 63							
	Executive Secretary	350 00	39 31	6 29	20 48		283 92							
	Receptionist/ Administrative Assis.	325 00	34 81	5 57	19 01		265 61							
	Cashier	300 00	30 31	4 85	17 55		247 29							
	Posting & Tax Clerk	275 00	25 81	4 13	16 09		228 97							
	Insurance Clerk	250 00	21 31	3 41	14 63		210 65							

TOTALS	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.
	2 000 00	221 48	35 44	117 01		1 626 07				

Logan OFFICE

WALKER BANK & TRUST COMPANY

Logan UTAH

DEPOSIT TO THE ACCOUNT OF

MOE, INC.

ACCOUNT TITLE

ACCOUNT NO. — 530 —

ENDORSE ALL CHECKS

DATE Current date and 19 year

Checks and other items are received for deposit subject to the rules and regulations of this bank.

CHECKS—LIST BY ABA NUMBER	DOLLARS	CENTS
97-21	42	00
97-21	139	00
97-21	42	00
97-21	204	00
TOTAL CHECKS	427	00
CURRENCY		
COIN		
TOTAL	$ 427	00

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

INVESTOR LEDGER

Investor American Investors Insurance Company

Code 04

DATE	INTEREST	PRINCIPAL	TOTAL AMOUNT PAID
July 12, 1974	25.08	3.53	28.61
July 12, 1974	72.77	25.03	97.80

MOE, INC.

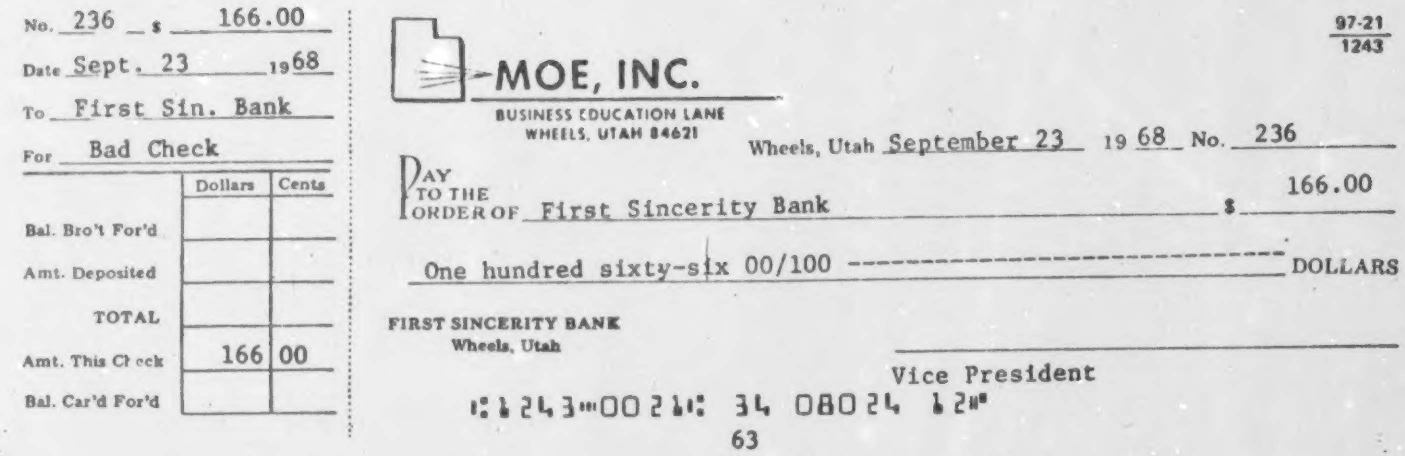
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

INVESTOR LEDGER

Investor American Insurance Company

Code 03

DATE	INTEREST	PRINCIPAL	TOTAL AMOUNT PAID
July 12, 1974	110.70	38.53	149.23
July 12, 1974	8.42	20.19	28.61



No. 236 $ 166.00

Date Sept. 23 19 68

To First Sin. Bank

For Bad Check

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check	166	00
Bal. Car'd For'd		

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

97-21
1243

Wheels, Utah September 23 19 68 No. 236

PAY TO THE ORDER OF First Sincerity Bank $ 166.00

One hundred sixty-six 00/100 ------------------------------ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

Vice President

⑆1243⑈0021⑆ 34 08024 12⑈
63

70

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Lester G. Aaron
2966 Garden Circle
Beaver, Utah 86990

Dear Mr. Aaron:

You are hereby notified that your check for $166, drawn to our order on the Logan Office of the First Sincerity Bank of Utah, has been returned by the bank because of insufficient funds.

We ask that you make this check good within ten days from the date of this notice. If you fail to do so, we shall proceed to protect our interests by other methods.

Sincerely,

Name
Vice President

HRS/jal

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.
301

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-041	03-1		$ 42.00
			Late Charge
			TOTAL $42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Clifton A. Abbott

Please return with payment

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.
1

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLME
04-007	04-1		$ 42.00
			Late Charge
			TOTAL $42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

William E. Bird

Please return with payment

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.
22

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-060	03-2		$ 204.00
			Late Charge
			TOTAL $204.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Henry L. Abernethy

Please return with payment

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.
87

Month Due	Jan.	Feb.	Mar.	Apr.	May	June
	July	Aug.	Sept.	Oct.	Nov.	Dec.
				X		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLME
04-037	04-3		$ 139.00
			Late Charge
			TOTAL $139.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Melvin T. Adams

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. William E. Bird
986 Eclipse Way
Fremont, Utah 86732

Dear Mr. Bird:

Welcome to MOE . . .

and thank you sincerely for the confidence you have shown in this corporation by permitting us to cooperate in the financing of your property.

For your convenience, we have summarized information pertinent to your loan on the "Payment Facts" sheet attached. You will note a loan number on the "Facts" sheet. Please refer to this number when writing us about any matter as this will assist us in giving prompt attention to your correspondence.

Enclosed you will find a packet containing monthly remittance notices for twelve months. Each payment must be accompanied by a remittance notice. DO NOT SEND THE ENTIRE BOOK. Payments should reach this office on or before the FIRST day of each month. Late payments are subject to a late charge and could impair your credit rating.

Each year a supply of remittance notices and envelopes will be forwarded for your use. We will also provide you with an annual statement immediately after the first of each year showing information that will be helpful in preparing your income tax return.

Your reserves for taxes and fire insurance premiums are only estimated. If we have an excell, it will be held as a credit to your account, subject to your order, and if we do not have sufficient funds to take care of these items, we will notify you. Please inform us if a change is made in your hazard insurance or if you report a claim under the policy. Also, do let us know promptly of any change in your address or sale of the property on the form enclosed in your packet.

We now look forward to the opportunity of doing business with you and hope you will call on us--any time.

Very truly yours,

Name
Vice President

HRS/hrs
Enclosures

PAYMENT FACTS

NEW OWNER: William E. Bird

YOUR LOAN NUMBER: 04-007

As of October 1, 1968

there is a principal balance on your FHA loan in the amount of $

and/or a balance on your VA loan of $

and/or a balance on your Conventional loan of $4,296.47

and/or a balance on your Installment Note of $

Accumulated credit, representing trust funds, presently totals $

The next payment on your account is due November 1, 1968

in the amount of $ 42.00

This monthly payment is allocated as follows:	$
Principal and Interest - FHA	
Principal and Interest - VA	
* Principal and Interest - Conventional	28.61
Special Assessment	
Deposit for Taxes	10.72
Deposit for Fire & Hazard Insurance	2.67
Other	
TOTAL	$ 42.00
Monthly Side-Agreement (Installment Loans)	$

* MOE, INC., only handles conventional loans.

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

DAILY SUMMARY AND RECAP

Date Month, Day, Year

Investor Code	Investor	Total Paid	Interest	Principal	Late Charges
1	Aetna Insurance Co.				
2	Allstate Insurance Co.				
3	American Insurance Co.	$177.84	$119.12	$58.72	
4	American Investors Insurance Co.	126.41	97.85	28.56	
5	American Western Life Insurance				
6	Anchor National Life Insurance				
7	Bankers Life & Casualty Insurance				
8	Beehive Insurance Company				
9	California Western Life Insurance				
10	Continental Life Insurance Co.				
11	Farmers Insurance Group				
12	Massachusetts Mutual Life Insurance				
	TOTAL	$304.25	$216.97	$87.28	

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Original Borrower Henry L. Abernethy
Mailing Address 1001 Wilson Avenue
Nephi, Utah 86980

Investor Code 03
Amortization Schedule 2

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Insurance Co.	$204.00	$149.23	$10.60	$44.17	$21,200.00		

Date	Amount Paid		Interest		PRINCIPAL				Taxes		Insurance	
					Payment		Balance					
Sep. 23, '68	204	00	110	70-	38	53-	20,398	63	44	17-	10	60

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Original Borrower Melvin I. Adams

Mailing Address 1995 Dourlas

Axtell, Utah 86672

Investor Code 04

Amortization Schedule 3

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Investors Insurance Co.	$139.00	$97.80	$8.15	$33.05	$16,300.00		

Date	Amount Paid		Interest		PRINCIPAL				Taxes		Insurance	
					Payment		Balance					
Sep. 23, '68	139	00	72	77-	25	03-	14,528	86	33	05-	8	15-

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Original Borrower Clifton A. Abbott

Mailing Address ~~1063 Lincoln~~
Moab, Utah 86789

Investor Code 03

Amortization Schedule 1

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Insurance Co.	$42.00	$28.61	$2.67	$10.72	$4,300		

Date	Amount Paid		Interest		PRINCIPAL				Taxes		Insurance	
					Payment		Balance					
Sep. 23, '68	42	00	8	42-	20	19-	1,422	87	10	72-	2	67

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS UTAH 84621

BORROWER LEDGER

Original Borrower William E. Bird
Mailing Address 986 Eclipse Way
Fremont, UT 86732

Investor Code 04
Amortization Schedule 1

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt.	First Payment Date	Maturity Date
American Investors Insurance Co.	$42.00	$28.61	$2.67	$10.72	$4,300.00		

Date	Amount Paid	Interest	Principal	Unpaid Balance	Taxes	Insurance
July 12, 1974	42.00	25.28	3.53	4,296.47	10.72	2.67

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

July 12, 1974

Mr. Merrill D. Morris
Duchesne County Assessor
450 South State Street
Duchesne, UT 84021

Dear Mr. Morris:

Re: Request for Tax Notice

We are enclosing one tax card on which we would like to request the tax notice for 1975. We will appreciate receiving the card and notice as soon as possible.

Your assistance is appreciated.

Sincerely yours,

Susan Jones
Vice President

hrs
Enclosure

↓ ↓ ← TYPEWRITER TAB MARKS → ↓ ↓

Loan No. 06-084 Name Howard C. Anderson Amount $22,400 Inv. No. 06

County Duchesne Address 1365 Teakwood Drive, Roosevelt, Utah 87773 Investor

State Utah Date of Note Maturity Date

Assumed Borrower

TERMS OF NOTE & OPTION

Interest rate

LEGAL DESCRIPTION

Lot 13 Block 2 Riverdale Road, Development #8, Roosevelt, Utah

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

LOAN CARD

UTAH MORTGAGE LOAN CORPORATION

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

RE. Name Clifford Adair Policy 09-080 Date Month, Day, Year

NAMES OF INSURANCE COMPANIES

____ **AETNA INSURANCE CO.**
312 Boston Building
Newport, Main 12134

____ **ALLSTATE INSURANCE CO.**
363 E. 960 South
Boston, Massachusetts 13236

____ **AMERICAN INSURANCE CO.**
647 W. Broadway
Chicago, Illinois 34323

____ **AMERICAN INVESTORS INSURANCE CO.**
943 North Main
Chicago, Illinois 34234

____ **AMERICAN WESTERN LIFE INSURANCE**
942 E. 11 South
Washington, D. C. 22097

____ **ANCHOR NATIONAL L[illegible] INSURANCE**
150 East Gover
Cincinnati, Ohio 42870

____ **BANKERS LIFE & CASUALTY INSURANCE**
487 Pioneer Street
Dallas, Texas 60953

____ **BEEHIVE INSURANCE CO.**
149 South State
Salt Lake City, Utah 84368

X **CALIFORNIA WESTERN LIFE INSURANCE**
479 Bankers Building
Los Angeles, California 95478

____ **CONTINENTAL LIFE INSURANCE CO.**
Continental Bank Building
San Francisco, California 93847

____ **FARMERS INSURANCE GROUP**
947 East 4th South
Reno, Nevada 89023

____ **MASSACHUSETTS MUTUAL LIFE INSURANCE**
1698 South Main
Boston, Massachusetts 30234

Correct Legal Description to read: Lot 15 Block 6 Sunset Road Development #7, Orangeville, Utah

Correct Name of insured to read:

Correct Effective Dates of Policy to read:

Correct Amount of Coverage to read:

Policy Expiration Date September 30, 19--

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

TICKLER CARD

Name of Insured	Paul G. Addison	Name of Insurance Co.	American Western Life Insurance
Borrower's No.	05-038	Policy No.	05-038
Effective Dates of Ins.	September 30, 19-- to September 30, 19--	Amount of Coverage	$14,000

FIRE INSURANCE POLICY

Policy No. 05-038

Insuree American Western Life Insurance

Insured Paul G. Addison, 353 South 1100 East, Eureka, UT 84628

Property Description Lot 2 Block 18 Sunrise Heights, Extension #9,
Eureka, Utah

Amount of Coverage $14,000

Effective Dates of Policy November 1, 1969, to November 1, 1972

Cost of Coverage $252.00

FIRE INSURANCE POLICY

Policy No. 09-080

Insuree California Western Life Insurance

Insured Clifford Adair, 1457 Van Buren Avenue, Orangeville, UT 84537

Property Description Lot 16 Block 5 Sunset Road, Development #7, Orangeville, Utah

Amount of Coverage $4,300.00

Effective Dates of Policy October 15, 1969 to October 15, 1972

Cost of Coverage $85.32

FIRE INSURANCE POLICY

Policy No. 11-066

Insuree Farmers Insurance Group

Insured F. Blaine Abraham, 2910 Cascade Way, Wellington, UT 84542

Property Description Lot 2 Block 12 Sunset Road, Addition #4
Wellington, Utah

Amount of Coverage $18,000

Effective Dates of Policy October 1, 1969 to October 1, 1971

Cost of Coverage $234

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Paul G. Addison
353 S. 1100 E.
Eureka, Utah 86502

Also a letter to:
Mr. F. Blaine Abraham
2910 Cascade Way
Wellington, Utah 84542

Dear Mr. Addison:

Dear Mr. Abraham:

It is a real pleasure to advise you that your application for Mortgage Fire Insurance has been approved. Enclosed is your policy which describes the benefits and provisions of this valuable insurance coverage underwritten by the American Western Life Insurance Company.

Below is listed the composition of your new payment including the premium for this protection:

Principal and Interest	$ 83.94	$119.76
Deposit for Taxes	29.06	37.24
Deposit for Fire Insurance	7.00	9.00
Total Monthly Payment	$120.00	$166.00

We congratulate you for your wisdom and foresight in participating in this program, and we trust you will feel a greater measure of security in knowing that you have provided for an emergency with this insurance. If you have any questions concerning this matter, please contact us at your convenience.

Enclosed is a new set of coupons. In order to avoid the possibility of confusion, we ask that you destroy any others in your possession.

Very truly yours,

Name
Vice President

HRS/hrs
Enclosures

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Daniel R. Alsop
1153 Bryan Avenue
Milford, Utah 84751

Dear Mr. Alsop:

Subject: Loan No. 10-034

Your insurance policy covering property on which we hold a mortgage will expire on (allow thirty days) because of nonpayment of premium. As you know, MOE, INC., must pay the insurance premium and must hold the original of the insurance policy at all times.

A short time ago we sent you a letter indicating your insurance reserve was inadequate to pay your insurance premium. We have not yet received your check.

If your check is not received within ten days from the date of this letter, we will have no other alternative than to pay your premium and take legal action against you as this constitutes a mortgage default.

Sincerely yours,

Name
Vice President

hrs

TEACHER'S KEY

PHASE III

POLICY CANCELLATION NOTICE

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Insurance Policy No. 10-034

Subject policy will be canceled in thirty days if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

John Jones
jb

John Jones
Premium Clerk

jb

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC SEC NO	NAME	THIS MONTHS EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC SEC	CHECK NO	M S	NO EXEMP
	Vice President	800 00	132 93	21 27	46 80		599 00							
	Executive Secretary	550 00	80 43	12 87	32 18		424 52							
	Receptionist/ Administrative Assis.	475 00	64 68	10 35	27 79		372 18							
	Cashier	400 00	48 93	7 83	23 40		319 84							
	Posting & Tax Clerk	360 00	41 11	6 58	21 06		291 25							
	Insurance Clerk	310 00	32 11	5 14	18 14		254 61							

TOTALS	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	TOTALS
	2 895 00	400 19	64 04	169 37		2 261 40					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Harold H. Madsen, Executive Secretary
National Businessman's Association
1011 LaSalle Street
Chicago, Illinois 42142

Dear Mr. Madsen:

In regard to our discussion last week at the national convention in Miami, I am compelled to say that the new president of NBA should be congratulated for his handling of the student uprising during the general meeting.

Mr. Haines, the president, handled the situation with great finesse. In fact, he handled it so smoothly that many people in attendance were unaware of the disturbance.

I certainly appreciate your service to the association. NBA will be on the move as never before during the coming year, and I am proud to be a member.

Sincerely,

Name
President

HRS/hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Gerald P. Haines, President
National Businessman's Association
c/o Peoples' Utility Company
4200 South Kensington
Des Moines, Iowa 35769

Dear President Haines:

It seems that all great conventions have the dubious honor of having "yippies" in attendance. Ours was a great convention even with this disturbance.

Many of us in attendance are very appreciative of your smooth handling of the situation. We appreciate your leadership in NBA. I want to express my personal thanks for your friendship and association throughout the years.

I am looking forward to a great year with the association.

Sincerely,

Name
President

HRS/hrs

cc H. M. Madsen

Key to Posting & Tax Clerk and Insurance Clerk Request for Additional Funds Letters

NAME	INSURANCE			TAX		
	Reserve	Short	Increase Per Month	Reserve	Short	Increase Per Month
Abbott, Clifton A.	$ 32.04	$14.40	$1.20	$128.64	$ 36.00	$3.00
Abel, Robert H.	134.40	21.60	1.80	552.24	19.92	1.66
Abernathy, Roy P.	84.00	7.20	0.60	348.72	11.52	0.96
Abernethy, Henry L.	127.20	48.00	4.00	530.04	60.00	5.00
Abney, William G.	108.00	36.00	3.00	446.88	10.44	0.87
Ackman, Paul A.	127.20	6.36	0.53	530.04	38.88	3.24
Adams, Melvin T.	97.80	9.08	0.76	396.60	10.68	0.89
Adamson, Robert E.	32.04	12.24	1.02	128.64	23.64	1.97
Addison, Paul G.	84.00	11.88	0.99	342.72	47.88	3.99
Aland, Howard F.	108.00	9.96	0.83	446.88	22.44	1.87
Albert, Rudolf D.	32.04	11.04	0.92	128.64	16.20	1.35
Albertson, Ted A.	21.60	4.56	0.38	103.68	19.80	1.65
Alder, Wendell R.	97.80	41.04	3.42	396.60	34.08	2.84
Allan, Delbert V.	32.04	19.56	1.63	128.64	32.16	2.68
Alley, William C.	21.60	8.04	0.67	103.68	55.68	4.64
Allsop, Reese A.	134.40	33.96	2.83	552.24	103.32	8.51
Andersen, Howard S.	84.00	33.96	2.83	348.72	73.20	6.10
Anderson, Howard C.	134.40	4.56	0.38	552.24	34.08	2.84
Andreason, W. Russell	32.04	8.04	0.67	128.64	22.44	1.87
Andrew, William J.	108.00	73.20	6.10	446.88	103.32	8.61
Anthony, James R.	84.00	11.88	0.99	348.72	41.88	3.49
Armstrong, Phillip W.	21.60	11.04	0.92	103.68	6.48	0.54
Arnell, George E.	32.04	9.96	0.83	128.64	4.56	0.38
Arnold, Roy O.	108.00	6.36	0.52	446.88	43.14	3.60
Atwood, Charles W.	134.40	12.24	1.02	552.24	23.64	1.97
Bailey, William P.	108.00	16.20	1.35	446.88	22.44	1.87
Baird, Donald R.	97.80	22.44	1.87	396.60	41.04	3.42
Ballard, Donald J.	32.04	8.28	0.69	128.64	22.44	1.87
Balls, Jack T.	127.20	32.16	2.68	530.04	103.32	8.61
Barker, Charles A.	97.80	8.04	0.67	396.60	19.56	1.63
Barlow, Norman	21.60	4.56	0.38	103.68	32.16	2.68
Barnes, Philip P.	108.00	16.20	1.35	446.88	19.80	1.65
Bateman, Rex W.	84.00	6.36	0.53	348.72	10.68	0.89
Beckstead, Carl J.	32.04	9.96	0.83	128.64	8.28	0.69
Bennett, John J.	108.00	11.04	0.92	446.88	16.20	1.35
Bentley, Haven F.	134.40	22.44	1.87	552.24	34.08	2.84
Bergeson, W. Harold	108.00	19.56	1.63	446.88	103.32	8.61
Bigelow, Clarence A.	127.20	68.16	5.68	530.04	103.44	8.62
Billings, Bruce L.	84.00	19.56	1.63	348.72	94.92	7.91
Bingham, Keith M.	134.40	42.84	3.57	552.24	112.08	9.34
Bird, William E.	32.04	4.56	0.38	128.64	63.72	5.31
Bishop, Douglas G.	21.60	9.96	0.83	103.68	25.56	2.13
Bond, Douglas E.	108.00	19.80	1.65	446.88	34.68	2.89
Bowan, Frank K.	127.20	21.96	1.83	530.04	112.44	9.37
Bowman, Max D.	32.04	4.56	0.38	128.64	19.80	1.65
Brady, Elson R.	97.80	11.04	0.92	396.60	76.08	6.34
Briggs, John R.	134.40	64.56	5.38	552.24	112.56	9.38
Bryant, Paul B.	84.00	9.96	0.83	348.72	16.20	1.35
Burton, Ronald W.	97.80	21.96	1.83	396.60	112.56	9.38
Bush, Silas R.	108.00	34.68	2.89	446.88	24.36	2.03
Butler, Walter E.	21.60	9.96	0.83	103.68	22.92	1.91

TEACHER'S KEY

PHASE IV

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC SEC NO	NAME	THIS MONTHS						YEAR TO DATE				CHECK NO	M S	NO EXEMP
		EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC			
	Vice President	880 00	149 73	23 96	51 48		654 83							
	Executive Secretary	630 00	97 23	15 56	36 86		480 35							
	Receptionist/ Administrative Assis.	555 00	81 48	13 04	32 47		428 01							
	Cashier	480 00	65 73	10 52	28 08		375 67							
	Posting & Tax Clerk	440 00	57 33	9 17	25 74		347 76							
	Insurance Clerk	390 00	46 83	7 49	22 82		312 86							

TOTALS	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED.	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	TOTALS
	3 375 00	498 33	79 74	197 45		2 599 48					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	THIS MONTHS FED TAX	THIS MONTHS STATE TAX	THIS MONTHS SOC SEC	THIS MONTHS OTHER DED	THIS MONTHS NET PAY	YEAR TO DATE EARNINGS	YEAR TO DATE FED TAX	YEAR TO DATE STATE TAX	YEAR TO DATE SOC SEC	CHECK NO.	M S	NO EXEMP
	Vice President	850 00	143 43	22 95	49 73		633 89							
	Executive Secretary	600 00	90 93	14 55	35 10		459 42							
	Receptionist/ Administrative Assis.	525 00	75 18	12 03	30 71		407 08							
	Cashier	450 00	59 43	9 51	26 33		354 73							
	Posting & Tax Clerk	410 00	51 03	8 16	23 99		326 82							
	Insurance Clerk	390 00	46 83	7 49	22 82		312 86							

	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	
TOTALS	3 225 00	466 83	74 69	188 68		2 494 80					TOTALS

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

		THIS MONTHS						YEAR TO DATE						
SOC. SEC. NO.	NAME	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	CHECK NO.	M S	NO. EXEMP
	Vice President	885 00	150 78	24 12	51 77		658 33							
	Executive Secretary	635 00	98 28	15 72	37 15		483 85							
	Receptionist/ Administrative Assis	560 00	82 53	13 20	32 76		431 51							
	Cashier	485 00	66 78	10 68	28 37		379 17							
	Posting & Tax Clerk	445 00	58 38	9 34	26 03		351 25							
	Insurance Clerk	395 00	47 88	7 66	23 11		316 35							

TOTALS	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	OTHER DED.	NET PAY	EARNINGS	FED. TAX	STATE TAX	SOC. SEC.	TOTALS
	3 405 00	504 63	80 72	199 19		2 620 46					

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC. SEC. NO.	NAME	THIS MONTHS EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	YEAR TO DATE EARNINGS	FED TAX	STATE TAX	SOC SEC	CHECK NO	M S	NO EXEMP
	Vice President	930 00	160 23	25 64	54 41		689 72							
	Executive Secretary	680 00	107 73	17 24	39 78		515 25							
	Receptionist/ Administrative Asst.	605 00	91 98	14 72	35 39		462 91							
	Cashier	530 00	76 23	12 20	31 01		410 56							
	Posting & Tax Clerk	490 00	67 83	10 85	28 67		382 65							
	Insurance Clerk	470 00	63 63	10 18	27 50		368 69							

TOTALS	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	TOTALS
	3 705 00	567 73	90 83	216 76		2 829 78					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL AND SALARY REGISTER

SOC SEC NO	NAME	THIS MONTHS EARNINGS	THIS MONTHS FED TAX	THIS MONTHS STATE TAX	THIS MONTHS SOC SEC	THIS MONTHS OTHER DED	THIS MONTHS NET PAY	YEAR TO DATE EARNINGS	YEAR TO DATE FED TAX	YEAR TO DATE STATE TAX	YEAR TO DATE SOC SEC	CHECK NO	M S	NO EXEMP
	Vice President	935 00	161 28	25 80	54 70		693 22							
	Executive Secretary	685 00	108 78	17 40	40 07		518 75							
	Receptionist/ Administrative Asst.	610 00	93 03	14 88	35 69		466 40							
	Cashier	535 00	77 28	12 36	31 30		414 06							
	Posting & Tax Clerk	495 00	68 88	11 02	28 96		386 14							
	Insurance Clerk	475 00	64 68	10 35	27 79		372 18							

TOTALS	EARNINGS	FED TAX	STATE TAX	SOC SEC	OTHER DED	NET PAY	EARNINGS	FED TAX	STATE TAX	SOC SEC	TOTALS
	3 735 00	573 93	91 81	218 51		2 850 75					

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. John J. Bennett
3509 East Oak Drive
Sterling, Utah 87684

Dear Mr. Bennett:

In a recent letter to us you stated that you had received two letters from MOE, INC., indicating an amount due of $8.64 for taxes and an amount due of $3.53 for insurance. You asked for an explanation of these additional charges and for an explanation of why you must increase your mortgage payment by $1.02 per month.

To begin with, Mr. Bennett, your mortgage payment was $166. This payment can be broken down into three major components. These components are (1) principal and interest, $119.76; (2) taxes, $37.24; and (3) insurance, $9.00.

The amount you pay for principal and interest can best be explained by noting that the portion of the $119.76 which goes toward reducing your principal is continually rising and the amount which goes for interest is continually decreasing throughout the term of your loan. Why does this happen, you might ask. The reason is because the principal balance of your loan is decreasing with each mortgage payment you make. Since you are paying a fixed amount of principal and interest, $119.76, a reduction in your principal balance means less of this fixed amount needs to go for an interest payment and so, consequently, more of the $119.76 can go toward decreasing your principal.

The amount you pay each month for taxes and insurance can perhaps best be explained this way. Uninsured mortgaged property cannot be tolerated; neither can having tax delinquent property under mortgage. In either case neither MOE, INC., nor its investors are fully protected. Because of this we have an agreement with our investors that we will pay all taxes and make all insurance payments.

In order for us to pay your taxes and insurance, we estimate how much your taxes are going to be on your mortgaged property and how much the insurance to cover this property is going to cost. We then divide this estimation by 12 and ask that you pay one-twelfth of this total each month. In this way we hope to have enough money accumulated in a tax and insurance reserve to pay your taxes and to pay your insurance premiums when they come due.

Sometimes, however, there are unforeseen circumstances which influence the amounts that must be paid. In your case, Mr. Bennett, your taxes increased by $8.64 because the assessed valuation of your property increased when you built your new garage. As for the increase in your insurance premium of $3.53, we assume this can be attributed to either inflation or to an excess of insurance claims. There may, of course, be any number of reasons for an increase in an insurance premium.

This, then, is a breakdown of your mortgage payment and an explanation for the charges included therein.

If you desire further information or if we may be of further service to you, please do not hesitate to let us know.

Yours very truly,

Name
Vice President

hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Massachusetts Mutual Life Insurance
1698 South Main
Boston, Massachusetts 30234

Attention Mr. Scott

Gentlemen:

One of the borrowers to whom we lent your invested money, a Mr. Arthur E. Barrett of Axtell, Utah, has had a heart attack. Mr. Barrett's doctors assure us that Mr. Barrett will be fully recovered in approximately six months.

Mr. Barrett has no insurance for an emergency such as this and will not be able to make his mortgage payments until he is able to work again.

With your concurrence, we will suspend all activity concerning Mr. Barrett's account until he is again able to make his mortgage payments. Mr. Barrett realizes, of course, that an extra charge will be necessary if we allow him this privilege.

Sincerely yours,

Name
Vice President

hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Mr. Robert J. Bates
1205 Gilmer Drive
Moab, Utah 86792

Dear Mr. Bates:

Subject: Loan No. 09-067

For the last six months, Mr. Bates, you have been 15 days late making your mortgage payment. As is our usual procedure, you have been charged a late charge which has been added on to the total of your next mortgage payment.

However, you have been ignoring the late charge and have been paying only the regular mortgage payment.

In accordance with the terms of the contract you signed with us when obtaining your loan, you agreed to pay all late charges incurred because of late payment. The contract also states that nonpayment of any charge is justification for making the total mortgage amount due immediately.

If you do not pay these late charges and make your payments on time in the future, Mr. Bates, we will be forced to take immediate action.

Yours truly,

Name
Vice President

hrs

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

California Western Life Insurance
479 Bankers Building
Los Angeles, California 95478

Attention Mr. Smith

Gentlemen:

Subject: Willard J. Andrews, Loan No. 09-074

As you know, MOE, INC., does not lend capital for speculative ventures but lends only to borrowers who can prove sufficient equity. However, Mr. Andrews of Gunnison, Utah, believes there is little or no risk attached to building a major eating establishment in his town.

Gunnison is in a rather unique geographic position. The town is situated at a junction on U. S. Highway 89. It does not matter which road a person takes at the junction because both are major routes to Salt Lake City. Highway 89 continues up the east side of the Wasatch Mountains and Utah 28 joins U. S. Highway 91 and Interstate 15.

Approximately 13 miles to the south at Salina, Utah, Interstate 70 is presently under construction and will bring many people through Gunnison as they move from Interstate 15 to Interstate 70 or vice versa.

MOE, INC., feels this is a worthy venture and that taking a mortgage on the eating establishment to be built will provide sufficient protection. Please let us know whether or not you concur in this decision.

Very truly yours,

Name
Vice President

hrs

PHASE III DICTATION SITUATIONS

VICE PRESIDENT

Mr. Keith M. Bingham of Moab wishes to suspend his mortgage payments for three months as he wants to take a long vacation. Write Mr. Bingham a letter telling him this is all right with MOE, INC., but that he must pay an additional interest charge of 1 1/2% a month on the unpaid balance during the time he suspends his payments. Indicate what the total interest charge will be for the three months.

VICE PRESIDENT

Donald R. Baird of Mt. Pleasant is a turkey grower. Some time ago some dogs got into his turkey pens and killed over half of his flock. Because of this he is having an extremely hard time meeting his mortgage payments. Write him a friendly letter explaining how sorry you are at his misfortune, but that he must make his mortgage payments or risk losing his mortgaged property. Offer to refinance his loan at an interest rate of 7%. This is 1% additional but explain how high interest rates are at the present time.

VICE PRESIDENT

Write a thank you letter to investor 04. They have been very cooperative in letting you delay payments to them when they have been slow in coming from the borrower. Assure them that the payments are paid the instant they are received.

VICE PRESIDENT

Bruce Billings of Delta wants to take the remaining balance of his mortgage and spread the payments out over another thirty-year period. Write him a letter explaining why an additional interest charge must be assessed if this is done.

VICE PRESIDENT

James J. Bywater of Redmond, Utah, is interested in purchasing part interest in the Salina Coal and Products Company. In order to do this, Mr. Bywater must refinance his loan with MOE, INC. MOE is willing to refinance his present loan, which still has ten years to run, providing Mr. Bywater is willing to pay the additional interest for the twenty extra years that he wants and a raise in rate of 5% to 7%. Write Mr. Bywater a letter explaining the situation and make an appointment to take care of the business details if he still wants to refinance.

VICE PRESIDENT

William E. Babcock of Richfield is a very old friend of yours; consequently, he believes he can be slow in making his mortgage payments and you will never do or say anything about it. Write Mr. Babcock a letter telling him he must make his payments on time or pay a late charge. Make it very clear that business and friendship do not mix.

VICE PRESIDENT

Howard S. Anderson, an old friend of yours, has just been made president of Anaconda Corporation in Delta. Write a letter of congratulation and gently remind him that he is ten days past due on his mortgage payment.

VICE PRESIDENT

Ronald W. Burton of Fountain Green is a turkey grower. He raises approximately twenty thousand turkeys each year. Mr. Burton has sufficient equity to enable him to borrow up to $50,000 from MOE, INC. However, he wishes to borrow money using his turkeys as collateral. Write him a letter explaining that equity of a transient nature cannot be used but that MOE will lend him up to $50,000 if he will mortgage his land and other properties.

VICE PRESIDENT

William E. Bird of Fremont is constantly making his mortgage payments with checks that the bank will not honor because he does not have sufficient funds in his account. Write Mr. Bird a letter making it very clear that if MOE receives one more bad check from him. MOE, INC. will be forced to foreclose on his mortgage and the full amount will become due immediately. If Mr. Bird is then unable to pay the full amount MOE, INC. will take over his mortgaged property and see that it is sold at public auction to the highest bidder.

VICE PRESIDENT

Gerald C. Berg has a small loan of $3,600 from MOE INC. He wishes to borrow an additional $17,000 to build a new home. Mr. Berg barely has the equity to cover this additional loan. Write him a letter telling him MOE is extremely reluctant to lend him this additional money because his equity barely meets minimum requirements. The real reason that MOE does not wish to lend him this money is, of course, because he is slow in his mortgage payments.

VICE PRESIDENT

Clarance A. Bigelow of Venice has recently become involved in some way with some very shady business operations. It is not that these business operations are illegal, but that they are not quite ethical. Write Mr. Bigelow a letter urging him to upgrade his business dealing so that people will be eager and delighted to do business with him. The reason you are writing this letter is because MOE, INC. wants to help him keep his business operating so he will be able to pay off his loan.

VICE PRESIDENT

Mr. George Halley, 355 North 6th East, Pigeon, Utah, 86002, has notified your office that he has $2,500 of his own money that he would like to invest with MOE, INC. Your assignment is to inform Mr. Halley that your Board of Directors has established a policy that you cannot accept investor accounts for less than $20,000. Most of your investors are insurance companies or investment companies. Write him a letter and explain the situation to him. You appreciate his willingness to provide funds. Above all, keep him happy.

VICE PRESIDENT

Mr. Charles W. Atwood has today made his last payment on his mortgage. You are to write him a letter congratulating him for his fine record of prompt payments. Be sure to indicate that MOE, INC. is extremely willing to do business with him again.

VICE PRESIDENT

Dictate a letter to a Real Estate Agent explaining why you were unable to grant a loan to Mr. John Winters. The amount of the loan requested was much more than he had equity to cover and the payments would have been too high for his ability to repay.

Mr. Henry Monroe
Agent, Mutual Loan and Investment
414 19th Street
Chicago, Illinois 94343

VICE PRESIDENT

You are to establish clean-up procedures for the office. You may establish whatever procedures you wish, but get them set up early and placed in writing. Each member of your office is to receive a copy of your clean-up procedures which should be in memorandum form. This memorandum should be duplicated and handed out to each member of your team.

VICE PRESIDENT

It has come to your attention that your employees do not know the procedures for early payoffs of borrower's loans. You should dictate a memorandum to clarify this situation and direct that it be typed for inclusion in the MOE Procedures Manual.

VICE PRESIDENT

W. Harold Bergeson of Salina wants to mortgage his coal stockpile in order to build a new home. Of course, he plans to sell the coal he has stockpiled to people as they place their orders. Write him a letter explaining that mortgaged property which meets the requirements for a loan must not be of a transient nature. Deny his request for a loan.

VICE PRESIDENT

Bruce H. Baker of Monroe already has a loan form MOE, INC. However, he wishes to borrow $33,000 more in order to purchase part ownership in the Rainbow Cafe in Richfield. Mr. Baker has an excellent payment record on the loan he already has, and MOE would like very much to loan him the money. In order to do this, MOE must hold his title to part ownership in the Rainbow Cafe while Mr. Baker is paying back the loan. Write Mr. Baker a letter detailing the problem and agreeing to lend the money if he will agree to the conditions.

VICE PRESIDENT

Dictate a letter to Mr. Ed Shultz, 3486 West 14th Street, NYC, NY 10011. Tell Ed that you would like to see him on your upcoming trip to NY. Perhaps you could have dinner together. You are friends from way back.

VICE PRESIDENT

Write to investor 08 asking if it would be possible to obtain an additional $400,000 to cover loan for new housing being built in your town.

VICE PRESIDENT

Write a letter to Mr. Ronald W. Burton informing him of your plans to visit his mortgaged property. You periodically visit properties.

VICE PRESIDENT

Mr. Gary Lloyd, Specialist, Office Occupations, State Department for Vocational Education, Salt Lake City, Utah 84111, has just completed a visit to MOE, INC. Write to him and thank him for his recent visit and invite him to visit again when he can.

VICE PRESIDENT

Dictate a memorandum requesting better use of MOE telephones. There have been too many personal calls.

VICE PRESIDENT

You have received a letter from Mr. Jonathan Thornton, President of American Investors Insurance Company, one of MOE, INC's investors. Mr. Thornton states rather bluntly that he does not believe we are crediting his account immediately with the payments we receive, but he believes we are holding the money for a month or two and using it for our own purposes before crediting the American Investors Insurance Company account.

Respond to this letter using very firm but tactful language indicating there is no foundation for his belief. You are to explain why it sometimes takes a few days to get the proper paperwork done and mailed to his company in Chicago. The address of American Investors Insurance can be obtained from an insurance correction form.

VICE PRESIDENT

Mr. Norman H. Beatty, 416 Michigan Avenue, Koosharem, Utah 86432, has applied for a loan from MOE, INC., however, Mr. Beatty does not have enough equity to properly secure the mortgage amount. Write him a letter explaining the situation and denying the loan.

PHASE IV DICTATION SITUATIONS

VICE PRESIDENT

When he filled out the application forms for a mortgage loan from MOE, INC., LaVere F. Andrus did not give an accurate account of his property holdings. Write him a letter telling him that a false application is grounds for making the full amount of the mortgage due immediately. Tell him you must know why he did not fill out the application form properly.

VICE PRESIDENT

Ted Holliday, 916 Broadway, Circleville, Utah 86531, has applied for a $30,000 loan to build a milking parlor. He owns two large land areas, one valued at $45,000 and the other at $232,000. He is willing to mortgage the $45,000 land acreage. Write him a letter accepting his loan application and set up a meeting date and time so the necessary paperwork can be taken care of with maximum efficiency and minimum effort.

VICE PRESIDENT

We have received a letter from Mr. Howard F. Aland of Aurora requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Roy O. Arnold of Mayfield is locally known as "The Baron of Mayfield." He is a very wealthy man with extensive holdings in land and cattle. Mr. Arnold wishes to build an all-weather resort which would cater to the very wealthy. He would need an air strip to land planes and his accommodations would have to be first class. Mr. Arnold, a present borrower, would require capital in the neighborhood of $150,000.

Write Mr. Arnold a letter concerning his request for a loan of $150,000. Remember MOE, INC., does not take Chattel mortgages. Chattel mortgages are mortgages on moveable property.

VICE PRESIDENT

We have received a letter from Mr. Charles B. Baak of Beaver requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

We have received a letter from W. Russell Andreason of Glenwood requesting some information concerning his account. Mr. Andreason is interested in knowing how much he pays monthly for taxes and for insurance and how much his taxes were last year. Glenwood is in Sevier County.

Answer his letter.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Clifford Adair of Orangeville requesting a comprehensive breakdown of his mortgage payment of $42 per month.

Answer his letter.

VICE PRESIDENT

Mr. Poy P. Abernathy, of Sanaquin, Utah, has written MOE, INC. a letter saying he has heard that we give out credit information over the telephone to anyone who asks for it.

Write Mr. Abernathy a letter explaining that it would not be ethical for us to do this and that we give information only to legitimate credit bureaus. You should emphasize that it takes a written request of some type or some type of telephone certification before we release this information.

VICE PRESIDENT

Mr. George Q. Bench of Sigurd, Utah, has become involved in a wage dispute between the George-Pacific Gypsum plant and the United States Gypsum plant. Both of these plants are located in Sigurd and the management of both threaten to close them down rather than become involved in a strike situation. Mr. Bench, who is the principal ringleader, has just been granted a $22,400 mortgage with MOE. INC.; and, if the workers strike or the plants close down, he will lose the property he has under mortgage with us.

You are to write Mr. Bench a letter explaining the situation as you see it and telling him the danger of his present course of action.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Walter H. Allred of Glenwood requesting a breakdown of his $139 mortgage payment. He is especially interested in the amount he must pay for taxes and insurance each year.

Answer his letter.

VICE PRESIDENT

Mr. Ted A. Albertson of Wales raises turkeys. He has decided that turkeys are not his cup of tea and wishes to change to cattle. If, as he explained in his letter to MOE, INC., we will loan him $10,000 at the rate of interest of his present loan (7.25 per cent), he will mortgage his land. Mr. Albertson does not believe that he will have any trouble paying off the mortgage.

Answer his letter.

VICE PRESIDENT

We have received a letter from Dr. Boyd E. Baldwin of Moroni requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Peter G. Ackley of Redmond has written requesting an Annual Statement of his account with MOE, INC.

Write him a letter transmitting this Annual Statement and telling him how much we enjoy his business.

VICE PRESIDENT

Fremont, Utah, is located near some of the best hunting and fishing in Utah. Mr. Charles Able of Fremont wishes to borrow $20,000 to build a lodge which would cater to the needs of hunters and fishermen. Mr. Able has a large holding of land near Fremont and it appears that this land would answer the mortgage requirement.

Answer his letter. Mr. Able is a present MOE customer.

VICE PRESIDENT

Mr. Phillip W. Armstrong of Sterling has paid his last two mortgage payments with checks which the bank has returned marked insufficient funds.

Write Mr. Armstrong a letter concerning this matter.

VICE PRESIDENT

Mr. Rudolf O. Albert has written MOE, INC. asking for an appointment with one of its Vice Presidents. He has indicated that any time next week would be fine with him as long as it is in the afternoon.

Answer his letter. Be sure to make your answer at least two and preferably three paragraphs in length. Mr. Albert is a customer of MOE, INC.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Wendell R. Alder of Milburn requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Harvey M. Ahlstrom of Marshall has sent us several bad checks. This is a situation we cannot tolerate.

Write Mr. Ahlstrom a letter.

VICE PRESIDENT

Mr. George E. Arnell of Payson believes he is the greatest man alive. Just last week he stormed into MOE, INC. demanding all kinds of attention and thoroughly disrupting all office workers. He stayed for over an hour and two prospective borrowers left because he was so egoistic. This is a situation MOE, INC. cannot tolerate in the future.

Write Mr. Arnell a letter concerning this problem.

VICE PRESIDENT

We have received a letter from Mr. Bruce H. Baker of Monroe requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Howard C. Anderson of Roosevelt has written us a letter requesting an additional loan. He presently has a loan for $22,400 and he wishes to borrow another $10,000. His total equity is around $25,000.

Answer his letter.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Charles W. Atwood of Cedar Cliffs requesting an early payoff figure on his loan. Mr. Atwood emphasizes that this figure should include all obligations to MOE, INC., including an early payoff fee if we charge one.

Answer his letter.

VICE PRESIDENT

Mr. Charles O. Ackerson of Centerfield has written MOE, INC. a letter asking about the breakdown of his $120 monthly payment.

Answer his letter.

VICE PRESIDENT

Mark G. Adams of Scipio has more property and more money than almost anyone in Millard County. However, Mr. Adams is very careless. He frequently makes his mortgage payments to us using checks from banks in which he does not have an account. Consequently, we are constantly forced to charge him a late charge; and we frequently have to resort to legal measures to get Mr. Adams to pay his late charge.

You are to write him a letter explaining very specifically our side of the situation and making very clear to him that we will not tolerate this situation any longer without taking more drastic action.

VICE PRESIDENT

Mr. Richard M. Addams of Springville wishes to return to BYU and finish the work necessary to obtain his master's degree. He said in his letter to us that it would take five months.

Write Mr. Addams a letter telling him we will be more than happy to suspend payments for such a good customer as we believe he is. In order for us to do this, however, he must agree to pay the regular annual interest rate. His interest will be figured at the rate of 6.5%, the rate at which he borrowed his mortgage amount. Be sure to tell Mr. Addams how much interest he will have to pay each month while the rest of his payment is suspended. Also indicate there are taxes and insurance that must be paid whether or not he suspends payment. Taxes and insurance can be held off only so long, and he must ultimately pay them.

VICE PRESIDENT

We have received a letter from Mr. Gary R. Albee requesting a breakdown of his current payment. Mr. Albee is especially interested in knowing how much interest he is paying each month.

Answer his letter. Indicate how the interest charge is determined each month.

VICE PRESIDENT

Mr. Paul G. Addison has written MOE, INC. a letter requesting some information. He wishes to know how much interest he has paid in the last 12 months.

Answer his letter being sure to indicate that we are willing to provide additional information at any time.

VICE PRESIDENT

Mr. Reese A. Allsop of Price is selling his home, which is under mortgage to MOE, INC., and moving out of the state. The new owner-to-be is willing to take over the present payments under the same conditions as those Mr. Allsop had. Mr. Allsop has asked us whether this will satisfactorily terminate his obligation to MOE, INC.

Answer Mr. Allsop's question by writing him a letter.

VICE PRESIDENT

Mr. James R. Anthony of Fountain Green, a present customer of MOE, INC., has been raising cattle for much of his life. He has decided, however, that he could make much more money by raising turkeys. Mr. Anthony has requested an additional loan of $10,000 to start himself in the turkey business. Mr. Anthony has sufficient collateral to secure this additional loan.

Write Mr. Anthony a letter answering his request.

VICE PRESIDENT

We have received a letter from Mr. William E. Babcock of Richfield requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Thayne G. Abrams of Helper works in Price and must travel each day. Last month his automobile broke down and he was forced, or so he says, to purchase a new automobile. The payments on this new car have put a severe strain on his budget, and he wants us to refinance his loan and spread out his payments over an additional ten-year period.

We have ascertained that Mr. Abrams could have purchased a used car instead of a new one and that his payment of $35.00 would not be appreciably reduced by giving him another ten years to make his repayment.

Write him a letter answering his request.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Kenneth D. Avery of Kingston requesting an Annual Statement of his account.

Write him a letter and enclose his Annual Statement.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Carl M. Ames of Spring City requesting a payoff figure. He wants all costs, including the early payoff fee, to be included in the amount.

VICE PRESIDENT

William G. Abney of Price, Utah, has missed two of his payments. Write him a letter inquiring about this problem and tell him he must get these payments in or make some other arrangement with us. Explain the consequences of his act if we are forced to take legal action.

VICE PRESIDENT

Mr. Lester G. Aaron, of Beaver, Utah, has written MOE, INC. asking whether his monthly payments on his $18,000 loan can be reduced. He says that the $166 he pays monthly makes it so he cannot go skiing and take part in other recreational activities as often as he likes.

You are to answer his letter.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Melvin T. Adams requesting an Annual Statement of his account.

Answer his letter being sure to mention to him how much we appreciate his business.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Howard S. Andersen concerning his account with us. Mr. Andersen owns a large number of cattle, and his ranch is located about 30 miles from Delta. The mortgage he has with us is on a home he owns in Delta, and he wishes to sell this home to a buyer he has located for cash. If he is to do this, we must agree to transfer his mortgage to his ranch or to some building on the ranch.

Answer his letter.

VICE PRESIDENT

Mr. Delbert V. Allan of Holden is a freqeent bad check artist. Twice in the last four months Mr. Allan has sent MOE, INC. checks for which he did not have sufficient funds in the bank.

Write Mr. Allan a letter concerning this problem.

VICE PRESIDENT

In a letter to MOE, INC. Mr. Curtis F. Ackerlind of Beaver has requested some information. He has made six monthly payments since his taxes were paid and nine payments since his insurance premium was paid. Mr. Ackerlind wishes to know how much he has in his tax reserve and how much he has in his insurance reserve.

Answer his letter.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. William C. Alley of Meadow who wishes to pay the rest of his loan in one lump sum. He asks that we send him this payoff figure. He emphasizes that he does not want to get a letter a month or two after paying off the loan saying that he must pay an extra amount for paying his loan off early. He wishes the total amount he has to pay which will clear him of all obligation with MOE, INC.

Answer Mr. Alley's letter.

VICE PRESIDENT

Mr. LaVere F. Andrus of Ephraim feels there is a great need for a pizza parlor in Ephraim which would serve excellent pizza and cater to the college crowd. Mr. Andrus has written MOE, INC. a letter explaining his plan and mentioning he would provide home delivery service in conjunction with the pizza parlor. Mr. Andrus already has an $18,000 loan with MOE, INC. and he does not have sufficient collateral to secure a mortgage for the twenty to thirty thousand dollars necessary to build the type of establishment Mr. Andrus wants.

Answer his letter.

VICE PRESIDENT

Mr. Wallace P. Agnew has borrowed $22,000 from MOE, INC. to build a hunting and fishing lodge at Panguitch Lake. He has mortgaged his home in Panguitch in order to borrow this money. Mr. Agnew has written us a letter requesting permission to sell his home in Panguitch because he has decided to live full time at the lodge.

Because the road to Panguitch Lake is usually closed in the winter, we believe Mr. Agnew would be better off living in town in the winter and working than he would be trying to run the lodge. Mr. Agnew, however, believes he can get a high rate of patronage by bringing the people to his lodge on a snowmobile and providing a high rate of luxury after they arrive.

If we allow Mr. Agnew to sell his home we will have to take a mortgage on his hunting and fishing lodge. However, we believe that this lodge may be a rather risky venture.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Perry G. Ahlander of Mt. Pleasant asking if it would be possible for MOE to take a chattel mortgage on his turkeys so he could build an additional $5,000 worth of pens for the turkeys.

Write him a letter explaining that MOE, INC. is a mortgage loan company dealing only with mortgages of property of a tangible nature such as land and buildings. Be sure to explain the difference between a chattel mortgage and mortgages MOE, INC. deals with.

VICE PRESIDENT

Mr. Henry Abernathy of Nephi, Utah, raises Quarter Horses. He wishes to buy a stallion from the famous Three Bar bloodline and wants to get a loan to buy this horse. Mr. Abernathy is a present MOE customer.

Write him a letter telling him that our function as a mortgage loan company does not permit us to deal with the type of loan he wishes. Explain that we deal with property of a tangible nature such as land and houses.

VICE PRESIDENT

We have a letter from Mr. Donald R. Baird of Mt. Pleasant requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Paul A. Ackman's mother makes aprons and advertises her product as "The Best Aprons in the West." Mr. Ackman wishes to borrow $5,000 to build an extension to his mother's home so she will have room to make the aprons. The mortgage would have to be on his mother's home because he does not own any property in Utah. (MOE cannot mortgage property in states other than those in which we are licensed to do business.) To mortgage his mother's home would require her signature as well as his as he is going to be responsible for making the payments.

Write him a letter explaining the situation. Mr. Ackman is a MOE customer.

VICE PRESIDENT

Moab, Utah is located near Canyonlands National Park and Arches National Monument. Moab is also about 25 miles from the new Interstate 70 which is currently under construction.

Mr. Clifton A. Abbott, a present MOE, INC. customer, believes that Moab is on the verge of becoming a large tourist mecca. In his letter to MOE, INC., Mr. Abbott said he would like to borrow approximately $50,000 to build a large eating establishment and another $90,000 to build a motel complex.

You are to answer Mr. Abbott's letter.

VICE PRESIDENT

Mr. Kenneth D. Avery of Kingston raises purebred herfords. Lately he has been very interested in the Proud Prince bloodline. He has located a bull he wishes to purchase to bring this bloodline into his own cattle and wishes to borrow an additional $5,000 from MOE, INC. Mr. Avery has sufficient collateral to secure this additional loan.

Write him a letter answering his request.

VICE PRESIDENT

F. Blaine Abraham of Wellington has hit it lucky in the stock market. He wishes to pay off his loan in a lump sum payment.

Write Mr. Abrahm a letter detailing the amount he still owes and early payoff fee that we must assess. Explain the reason for the early payoff fee and be sure to mention we will be happy to do business with him again in the future.

VICE PRESIDENT

We have received a letter from Mr. William P. Bailey of Manti, requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Cove Fort is famous because it has an old fort which, for a time, housed Brigham Young. Mr. Victor G. Allen, who already has a substantial mortgage with MOE, INC., is very sure that the new Interstate 70 presently under consturction will bring many people to view Cove Fort. He is very sure they will want to stop and eat after viewing the fort. He, therefore, wishes to borrow an additional $15,000 to build a very nice eating establishment. However, with the present $21,000 mortgage on his property, Mr. Allen lacks $2,000 worth of property to secure an additional $15,000 loan. Mr. Allen realizes this and says we can take care of the additional amount by mortgaging the new eating establishment.

You are to write a letter answering Mr. Allen's request.

VICE PRESIDENT

Mr. Porter F. Angus of Dagerton has written MOE, INC. requesting an interview with a Vice President. He emphasizes in his letter that he must drive a relatively large distance to get to us and requests that he be allowed a minimum of one hour with the Vice President. Mr. Angus has developed the reputation of being somewhat of a troublemaker since MOE, INC. granted him his loan. In fact, the loan would not have been granted had this come to light earlier.

Write Mr. Angus a letter answering his request.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Robert M. Abel of Manti, Utah, asking for a breakdown of his loan. He specifically asked how much he was paying for principal and interest and how much of this was interest.

You are to answer his letter.

VICE PRESIDENT

MOE, INC. has received a letter from Mr. Allen C. Arthur of Mapleton requesting a payment breakdown. He is especially interested in how much he pays in interest and taxes each month.

Answer his letter.

VICE PRESIDENT

Mr. Robert E. Adamson of Glenwood works at the Georgia Pacific Gypsum plant in Sigurd. He has an excellent job and has always seemed to be a very reliable individual. Lately, Mr. Adamson has been making his mortgage payments in a very erratic manner. He will suddenly pay three monthly payments at once and then will not make a payment for six months. We are, of course, forced to charge him late charges when his payments are not received on time.

Write Mr. Adamson a letter asking whether there is any reason for his erratic payments and asking if there is anything we can do to help.

VICE PRESIDENT

Mr. Charles Ackerlund of Moroni raises turkeys. He recently had his flock invaded by a new type of virus disease. He lost over 75% of his turkeys. Because of this Mr. Ackerlund will not be able to make his mortgage payment until he gets on his feet financially. He is very concerned over the situation and wishes to know what will happen.

Answer his letter and tell him about the possibility of suspending his payments for a certain time period. Be sure to tell him how much in additional interest this will cost.

VICE PRESIDENT

Mr. William J. Andrew has requested an additional loan from MOE, INC. He presently has an $18,000 loan and would like to borrow $40,000 more. He wants to purchase Mom's Cafe in Salina and make it into a very exclusive eating establishment. He believes with the new Interstate 70 coming through Salina it will create a great need for an ultra exclusive place to eat.

Answer Mr. Andrew's request by writing him a letter, being sure to remember that all loans must be properly secured.

PHASE III TELEPHONE CALLS

TELEPHONE CALL-----TO POSTING AND TAX CLERK

Your name is Walter H. Allred from Glenwood, Utah. You remember that your payment includes property taxes for the year but you thought that you would be told when they were paid. You are panicked because they were due last week and you are NEVER late with taxes. If you get the response in the form of a polite explanation, calm down and ask how much the taxes were this year. Become cordial toward the end, even a little pleasant.

If you get an abrupt answer, get angry. After all, it is your good name they are destroying by not paying the taxes on time. Demand immediate action or talk to the Vice President. Really read the riot act if you aren't satisfied.

All you really want to know is how the taxes are taken care of and how much they were for the year.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Douglas G. Bishop.

You have just made your 21st payment and you have come into an inheritance and would like to pay off your loan. What is the balance and early pay-off fee on the mortgage. You also would like to know what the rebate is on the tax and insurance reserve accounts.

Get a little upset when you find out that there is a penalty for paying off the loan early. It seems to cost you something every time you turn around.

End on a pleasant note if possible.

TELEPHONE CALL-----TO RECEPTIONIST

You are Wendell R. Alder of Milburn. You are obviously calling your bank, but have dialed the number of MOE, INC. without realizing it.

TELEPHONE CALL-----TO RECEPTIONIST

You are Kenneth D. Avery of Kingston and you want to know exactly how much of your payment last month went toward reducing the balance of your loan. Remember, you can be Mrs. Avery calling for your husband.

TELEPHONE CALL-----TO RECEPTIONIST

You are Mr. Donald J. Ballard of Fillmore. You are selling your house and you want to transfer your mortgage to someone else. Is it possible? Can the payments remain the same? What is your liability after the loan changes hands?
This call will probably be transferred to someone else like V.P. You may suggest (after all else has failed) that the President may know something about this. If you receive no satisfaction, tell them that you will call back later.

TELEPHONE CALL-----TO INSURANCE CLERK

Your name is Joseph A. Benson. You need to know the name of the insurance company which insures your mortgage. You are going to make a claim and want to make direct contact with the company itself. Make the call short and sweet.

TELEPHONE CALL-----TO CASHIER

You are Carl J. Beckstead.

You have received the coupon book for Mr. Beck and would appreciate receiving the proper book so that you can make your payment. Refuse to make the payment without the booklet. It is already past due. Act a little perturbed but cool down quickly if the response is friendly.

TELEPHONE CALL-----TO CASHIER

Your name is Harold M. Packer from Heber City, Utah. In reality you are not even a borrower of MOE, INC. but you think you are. You have just purchased a new house and the real estate people told you that the mortgage would be taken out through MOE, INC. You have not received the coupon book and don't know for sure how much the monthly payment should be. Be polite but quite "thick headed."
The answer you are after is that they have no record of your loan.
Play it by ear from there.

TELEPHONE CALL-----TO VICE PRESIDENT

You are the chairman of the community chest drive.
Ask for the V.P. and a $500 donation to the Community Chest. Most of the up and coming businesses in town are donating this amount and you sure would like to see MOE, INC. join ranks.
Give a sales pitch on the values of the organization.

TELEPHONE CALL-----TO ANYONE IN THE OFFICE

You are a friend who lives in the same neighborhood as someone else in the office. You want a ride home from work. You may want to get a little information about where to meet. Add a little personal information and chit-chat with the call.

You are in no hurry to get off the line.

TELEPHONE CALL-----TO RECEPTIONIST

You are Mr. William C. Alley. You are in town and want to come in and pay your payment. How much is it and how long will the office be open. This one should be short and sweet.

TELEPHONE CALL-----TO CASHIER OR POSTING AND TAX CLERK

You are Robert D. Barber. You are making your 16th payment this month. In order that you can make an estimated income tax report, you need to know how much interest you have paid in the last 6 months. The total is all you need. Be courteous but firm. You have to have it as soon as possible. Hold the line while it is being computed unless you are told otherwise.

TELEPHONE CALL-----TO INSURANCE CLERK

You are James J. Bywater. You have made arrangements with another insurance company to provide insurance for your property. You want to cancel the current insurance and receive the amount of money now being held in the insurance reserve fund. It has been nearly 12 months since the insurance has been paid so there should be 11 months reserve in the account. How much do I have in my insurance reserve?

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Delbert V. Allan from Holden, Utah.

You are making your next payment and you and your wife had a friendly little "discussion" about how much interest is being paid with each payment. You told her that you would call and find out. You are making your payment of $42.00 and it is payment #233. How much interest are you paying this month. This was a friendly argument and try to fill the clerk in on the entire picture. Tell her a lot more than she needs to know. Be hard to turn off.

TELEPHONE CALL-----TO INSURANCE CLERK

Your name is Brian A. Booth.

Your house was damaged by a storm recently. You have filled out all of the forms and filed a claim. Where is the insurance clerk. Be quite abrupt and demand immediate action.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Heber Jones of the Beneficial Bank.

You have an appointment with the V.P. on Friday of Next week at 3:00. Due to business conflicts, you must be out of town and cannot make the engagement. You will call back as soon as you return. You may be gone for several days.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

Robert E. Adamson from Glenwood, Utah, Sevier County

Have my taxes been paid? How much were my taxes last year?

TELEPHONE CALL-----TO VICE PRESIDENT

You are Perry G. Ahlander.

(Angry) Recently received notice that payment had increased $10 per month. Why?

TELEPHONE CALL-----TO CASHIER

Victor G. Allen

Can I be late with my next payment? I have been sick, or off work, or I'm buying a car. Will there be a late charge?

TELEPHONE CALL-----TO CASHIER

Wallace P. Agnew

Mailed partial payment this morning, the rest of the amount will be mailed at the end of the month. Will I have to pay a late charge?

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are the Credit Bureau.

What was the original amount of the loan for Melvin T. Adams?

How much does he pay each month?

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Harold F. Aland.

I am making out an estimated income tax form and need to know how much interest and taxes I have paid up from January 1 to June 30.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Delbert B. Allen.

(Angry) Why did my taxes increase? MOE says there is $50 deficiency in the reserve, I cannot pay that much now. Can I pay taxes for just part of the year?

TELEPHONE CALL-----TO RECEPTIONIST

You are William C. Alley.

I got a parking ticket while waiting to see the Vice President, what are you going to do about it?

TELEPHONE CALL-----TO VICE PRESIDENT

You are Wendell R. Alder.

Can I be fifteen days late in making my payment? Since I am notifying you, will I have to pay a late charge?

TELEPHONE CALL-----TO VICE PRESIDENT

Paul G. Addisen

Because of financial difficulties, I would like to skip the next payment. Will there be an additional interest charge?

TELEPHONE CALL-----TO POST AND TAX CLERK

Curtis F. Bakerlind

How much in taxes have I paid from January 1 to September 30?

PHASE IV TELEPHONE CALLS

TELEPHONE CALL-----TO VICE PRESIDENT

You are Martin T. Akins of Chester and you have your home mortgaged by MOE, INC. You want to trade homes with an individual from Ephraim but must have MOE's approval becuase the mortgage must be transferred. You wrote MOE a letter concerning this a short time ago, but have not as yet recieved an answer. If the letter has been answered, you will want the letter read to you over the telephone.

Remember, you can be Mrs. Akins calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Melvin T. Adams of Axtell and MOE, INC, keeps getting you mixed up with a Mark G. Adams. You are returning all the papers you have received for Mark G. Adams, but you do not know your mortgage payment amount. You also want to know how much of this monthly payment is for insurance.

Remember, you can be Mrs. Adams calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are William J. Andrew of Salina and you want to know how much insurance MOE, INC. requires on each of its loans.

Remember, you can be Mrs. Andrew calling for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Mr. Howard F. Aland of Aurora and you would like to make an appointment with the Vice President to talk over some of your mortgage documents.

You do not understand all the clauses in your agreement.

Remember, you can call as Mrs. Aland making an appointment for your husband.

TELEPHONE CALL-----TO CASHIER

You are William C. Alley of Meadow and you have noticed in the Welcome Letter you received that it was all right to contact MOE, INC. whenever you had a question. You are wondering if this is correct and, if it is, you would like to know how much interest you paid on payment 127.

Remember, you can call as Mrs. Alley calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Clifton A. Abbott of Moab and you are curious as to whether MOE, INC will allow chattel mortgages.

Remember, you can be Mrs. Abbott calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Carl M. Ames of Spring City and you would like an appointment with the Vice President so you can talk over some clauses you don't understand in your mortgage contract. Specifically, you do not understand the early payoff fee.

Remember you can be Mrs. Ames.

TELEPHONE CALL-----TO CASHIER

You are Howard C. Anderson of Roosevelt and you are trying, without giving your name, to find out what MOE, INC. thinks of your payment habits. You are thinking about borrowing some more money and want to know where you stand.

Remember you can be Mrs. Anderson calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are William G. Abney of Price and you wish to make an appointment to clarify one of your loan documents. You do not believe you have been getting a fair share.

Remember, you can call as Mrs. Abney.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Charles Able of Fremont and you cannot understand why your mortgage property must be insured. If you didn't have to pay a certain amount each month for insurance you would have $10.60 more money for yourself.

Remember, you can call as Mrs. Able.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are F. Blaine Abraham of Wellington and you have hit it lucky in the stock market. You wish to make an appointment with the Vice President so you can get all your obligations to MOE, INC. cleared up.

Remember, you can call as Mrs. Abraham.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are James R. Anthony of Fountain Green and you want to know how much interest you have paid in the last six months. You also want to know at what interest rate you borrowed your money.
Remember, you can be Mrs. Anthony calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are George W. Arnell of Payson and you wish to know if MOE, INC. has any other Arnells as customers.
Remember, you can call as Mrs. Arnell.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Rudolf D. Albert of Pigeon and you wish to know the interest rate you are paying on your mortgage amount.
Remember, you can call as Mrs. Albert for your husband.

TELEPHONE CALL-----TO RECEPTIONIST

You are Lester G. Aaron of Beaver, Utah, and you want to meet all of the officers of MOE, INC. as you are thinking seriously about borrowing money from MOE, INC.
Call for an appointment. Remember, you can be Mrs. Aaron calling for an appointment for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Charles C. Ackerlund of Moroni and someone has told you it is not absolutely required that your mortgage property with MOE, INC. be insured. You are calling to check on this because you believe you can save yourself a lot of money if you do not have to pay the insurance premium.
Remember, you can call as Mrs. Ackerlund.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Allen C. Arthur of Mapleton and you would like to know whether MOE, INC. will accept chattel mortgages.
You can call as Mrs. Arthur.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are LaVere F. Andrus of Ephraim and you have not yet received an answer to your letter concerning a loan to build a pizza parlor in Ephraim. You want to know if the letter has been answered and, if it has, you want it read over the phone to you.
Remember you can be Mrs. Andrus calling for your husband.

TELEPHONE CALL-----TO RECEPTIONIST

You are Daniel R. Alsop of Milford and you would like to know if MOE, INC. will accept a chattle mortgage. You have a large number of sheep you would like to mortgage to build a new home for yourself.
Remember, you can be Mrs. Alsop calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Porter F. Angus of Dagerton and you want to know who your investor is so you can contact the company personally.

Remember you can be Mrs. Angus calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Wayne G. Abrams of Helper and you recently wrote a letter to MOE, INC. requesting MOE to refinance your loan. You have not heard from anyone as yet on this request so you are calling to see why you have not heard.

Remember, you can call as Mrs. Abrams.

TELEPHONE CALL-----TO RECEPTIONIST

Begin your call by asking "Is this the MOE Insurance Company?" If the answer is yes, ask how you go about getting car insurance on your new Red Firebird Pontiac Convertible. If the answer states that this is a mortgage company and not an insurance company, cordially conclude your call by apologizing for getting the wrong number. Follow through with the conversation until the receptionist realizes that this is the wrong number.

TELEPHONE CALL-----TO ANY POSITION

You are a real good friend of the person you are calling. You have some extra time from your work and just want to chat for a while. Be a little persistent and refuse to hang up. You have nothing to do and want to kill a little time. You may want to talk about a date or what you are going to do this evening, etc. Try to keep the person from getting back on the job.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Charles Able. You are investigating the possibility of changing insurance companies and want to know how much you pay into your insurance reserve each month and how much it totals each year. This should be treated as a routine call both by you and by MOE, INC. Get the information as quickly as possible. You are in a big hurry.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Richard M. Addams. You need one simple answer from this clerk. What is the total yearly tax reserve for your property. Make the call very brief and to the point.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Willard J. Andrews of Gunnison and you do not believe MOE, INC. has given you a fair shake on your loan. Why, for instance, can't you pay your own taxes and why can't you take out your own insurance? Remember, you can be Mrs. Andrews calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

Your name is Mr. Kimball (don't give a first name unless you are asked specifically for it Use George if you need it). You are an insurance auditor for the Beehive Insurance Company and your job is to check policy holders to see that their property is what they say it is.

You have been checking a Mr. Robert A. Bennion as you have heard that he is using his basement for producing fire crackers which is against the rules of the insurance policy. You want the insurance clerk to call Mr. Bennion and ask him if this is ture. If it is true, the insurance rate will have to be raised to compensate for the increased risk. After the insurance clerk has called Mr. Bennion, he is to call you back and report on the findings. THIS IS A VERY VITAL MATTER AND IS TO BE HANDLED IMMEDIATELY OR THE INSURANCE WILL BE TERMINATED.

When the insurance clerk calls for Mr. Bennion, deny that you are making fire crackers. Let a hint slip that you are lying and play it by ear from there. You may even change your story if you get caught in your lie.

TELEPHONE CALL-----TO RECEPTIONIST

As soon as the receptionist answers the phone begin your conversation by saying "I have lost my coupon." Act frantic because your husband told you to pay the bills just before he left town. He will be out of town for four weeks and will skin you alive if he returns and finds that you haven't paid the mortgage. You are Mrs. Joseph Benson and your payment is around $155 or so. BUT DO NOT VOLUNTEER EITHER. Make the receptionist beg you for that information. Be rattled during the entire conversation and keep repeating that you have lost your coupon. GOOD LUCK!

TELEPHONE CALL----TO INSURANCE CLERK

You are Reese A. Allsop of Price and you want to know who the insurance company is that insured your mortgaged property. You want to contact them personally.

Remember, you can be Mrs. Allsop calling for your husband.

TELEPHONE CALL----TO VICE PRESIDENT

You are Robert E. Adamson of Glenwood and you want to know if you can make your payments in a rather erratic manner. You want to make three monthly payments, then six months later make three monthly payments. You believe the early payments will make up for the late ones and it will balance out.

Remember, you can be Mrs. Adamson and call for your husband.

TELEPHONE CALL----TO RECEPTIONIST

You are Charles D. Ackerson of Centerfield and you wrote a letter to MOE, INC., requesting a breakdown of your monthly payment which is $120. You have not yet received an answer to your letter and you are wondering why, because you need to know the information for a business deal you are involved in at the moment.

Remember, you can call as Mrs. Ackerson.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Curtis F. Ackerlind of Beaver and you wish to know how much you pay annually for taxes and insurance.

Remember, you can be Mrs. Ackerlind calling for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Mr. Robert H. Abel of Manti. About a week ago you wrote a letter to MOE, INC. requesting a breakdown of your loan payment. You have not received an answer as yet and you are wondering if the letter has been answered.

Remember, you can be Mrs. Abel

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Victor G. Allen and you recently wrote a letter to MOE, INC. asking for additional loan so you could build an eating establishment at Cove Fort. You would like to know if the letter has been answered and, if it has, you would like the letter read to you over the telephone.

Remember, you can be Mrs. Allen calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are W. Russell Andreason of Glenwood and you are concerned that the two gypsum plants in Sigurd will raise your taxes. You want to know whether MOE, INC. has any knowledge concerning a raise in taxes.

Remember, you can be Mrs. Andreason calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Clifford Adair of Orangeville and you wrote to MOE, INC. requesting a comprehensive breakdown of your $42 mortgage payment. You have not as yet received an answer.

Remember, you can be Mrs. Adair calling for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Paul A. Ackman of Fayette and you had an insurance claim a couple of months ago but the insurance company claims you do not have a policy with their company. You wish to make an appointment with the Vice President to clarify the situation.

Remember, you can be Mrs. Ackman calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Roy P. Abernathy of Santaquin and you wish to know how much you still must pay back. In other words, you wish to know the balance of your loan.

Remember, you can be Mrs. Abernathy calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Charles V. Atwood of Cedar Cliffs and you cannot remember if you made your mortgage payment last month.

Remember, you can be Mrs. Atwood calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Walter H. Allred of Glenwood, Sevier County, and you are wondering if a mistake has been made. In talking to your County Assessor you find he says you paid over $500 in taxes last year. Your Assessor says he is sure you did not pay over $325 in taxes. According to your Annual Statement received from MOE, INC. you paid $306.60 in taxes. You are wondering who is right.

Remember you can be Mrs. Allred calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Mark G. Adams of Scipio and you are very wealthy. You wish to know how much of your monthly mortgage payment goes for taxes. You also wish to know how much in taxes you paid last year.

Remember, you can be Mrs. Adams calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Paul G. Addison of Eureka and you have not received an answer to your letter requesting information. You want to know how much interest you have paid in the last 12 months.

Remember, you can be Mrs. Addison calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Peter. G. Ackley of Redmond and you wrote MOE, INC. a letter requesting an Annual Statement. You have not yet received your Annual Statement and you are getting disgusted.

Remember, you can call as Mrs. Ackley.

TELEPHONE CALL-----TO CASHIER

You are Gary R. Albee of Redmond and you wish to know the name of your investor as you wish to contact the company personally.

Remember, you can be Mrs. Albee calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Delbert V. Allan of Holden and you have received a letter from MOE, INC. concerning several checks of yours which were not honored by the bank. You have been having trouble keeping your bank balance correct because both you and your wife write checks and you sometimes forget to tell each other.

Remember, you can call as Mrs. Allan and call for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Ted A. Albertson of Wales and you would like to know how much of your mortgage payment goes for insurance.
Remember, you can be Mrs. Albertson calling for your husband.
Answer is $1.80.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Perry G. Ahlander of Mt. Pleasant and you wish to know how much your insurance coverage is and how much you pay each month for insurance.
Remember, you can be Mrs. Ahlander calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Roy O. Arnold locally know as "The Baron of Mayfield" and you recently wrote a letter to MOE, INC. concerning a loan to build an air strip and a lodge to cater to the very wealthy. You have not as yet received a reply. If a reply has been made, you would like the letter read over the telephone to you.
Remember, you can be the Baroness of Mayfield calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Henry L. Abernethy of Nephi, Juab County, and you want to know how much the taxes were on your mortgaged property.
Remember, you can be Mrs. Abernethy calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Wallace P. Agnew of Panquitch, Garfield County, and you wish to know how much you paid in taxes last year.
Remember, you can be Mrs. Agnew calling for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Howard S. Anderson of Delta and you would like to make an appointment with a Vice President so you can fill out another loan application. You do not believe you filled out your original application correctly.

TELEPHONE CALL-----TO RECEPTIONIST

You are Harvey M. Ahlstrom of Marshall and you have recently been having trouble making your checkbook balance. You are calling MOE, INC. to see if MOE will hold up on cashing your check you have just sent them. This call should be transferred to the Vice President.
Remember, you can call as Mrs. Ahlstrom for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Richard M. Addams of Springville and you wish to know if your letter concerning your returning to BYU to get a master's degree has been answered. If your letter has been answered, you wish to have the answer read to you over the telephone because you have not as yet received it.
Remember, you can be Mrs. Addams calling for your husband.

SUGGESTED RUSH JOBS FOR USE IN PHASE IV
OF THE
MOE SIMULATION

PROCEDURES FOR RUSH JOBS

1. Clear your desk so you can work through the rush job as efficiently as possible.

2. Answer your telephone as you would during the regular day and respond as quickly as possible. Get back to the rush job immediately!

3. Quit working on the rush job when you are told to do so. If you finish the job before you are asked to stop, hand carry it to the President. DO NOT INCLUDE THE RUSH JOB WORK WITH THE REGULAR DAY'S WORK.

4. The rush job will last for one-half hour (30 minutes).

TEACHER'S NOTE: THIS SHEET SHOULD ACCOMPANY ALL RUSH JOBS.

VICE PRESIDENT RUSH JOB
TEAM 1

1. You are to complete a payroll. The amounts to be paid are as follows:

Vice President	$800
Executive Secretary	600
Receptionist/Administrative Assistant	525
Cashier	450
Posting and Tax Clerk	410
Insurance Clerk	390

2. You are to compute an early payoff for William J. Andrew as of payment #13.

3. You are to compute an annual Statement as of April 15 for William J. Andrews.

VICE PRESIDENT RUSH JOB
TEAM 2

1. You are to complete a payroll. The amounts to be paid are as follows:

Vice President	$800
Executive Secretary	550
Receptionist/Administrative Assistant	475
Cashier	400
Posting and Tax Clerk	360
Insurance Clerk	310

2. Compute an early payoff for Silas R. Bush as of payment number 33.

3. Compute an annual Statement as of April 15 for Silas R. Bush.

EXECUTIVE SECRETARY RUSH JOB

1. You have five letters to type. Three must be transcribed from the enclosed tape, and two must be typed from the attached rough draft. Be sure to make a carbon copy of each letter.

(ROUGH COPY)

Mr. Roger Nelson, President, The State Insurance Company,
Salt Lake City, Utah 84112

Dear Mr. Nelson, Many of the employees in our company have expressed the desire to have a plan for group insurance explained to them in detail. We should like to develop more interest in this subject. We find, however, that insurance must be thoroughly understood by one before he can explain group insurance to the employees in our firm. None of us has the up-to-the-minute information that we should have to make such a talk.

Would it be possible to arrange to have a representative of your company come to our office next Wednesday and explain the subject to our employees.

Very truly yours,

Business Consultants, Inc.
2392 Michigan Boulevard, Chicago, Illinois 60601

Thank your for your recent request to meet with me to plan a possible study of our office layout policies. I appreciate your interest, but I do not feel that we need your services at this time.

Being a new organization, we consulted with a firm from Los Angeles when we set up our office. We are very pleased with the present layout, and we do not expect to make any changes in the near future.

If we should ever decide our office layout needs to be imporved, we will contact you.

Very truly yours,

EXECUTIVE SECRETARY RUSH JOBS
(continued)

Transcription letters (to be put on transcription belts)

Mr. John Wilson
285 Brentwood Road
Ogden, Utah 84401

Dear Mr Wilson:

You are one of five applicants selected from more than forty for whom we are granting personal interviews. Your fine application letter and well-organized data sheet made a good impression. I wish more young people realized the importance of these two items when applying for a job.

Please call our receptionist and arrange for an interview with me within the next two weeks I look forward to this opportunity to talk with you.

Very truly yours,

Dr. Roy Thomas, President
Stevens Business College
Becker Drive
Los Angeles, California 90012

Dear Doctor Thomas:

I regret that I will be unable to speak at your conference on June 10. I will be out of town that week on a business trip.

I have always enjoyed participating in your conferences, and I wish you success in this year's meeting. If I can be of service at a later date, please let me know.

Sincerely yours,

Mr. Alan Sessions
Chairman, Heart Fund
25 South Temple Avenue
Salt Lake City, Utah 84112

When you telephoned this morning, you asked me to send you the names of all volunteers from my area. We have just five working at the present time. The names of these volunteers are given below:

Ben Carver
Frank Curtis
Ann Hadley
Louise Otto
Paul Roberts

We are having our second meeting next Monday, and I plan to distribute the information sheets and materials that I received at the district meeting. You should receive the first contributions in about two weeks.

We are looking forward to a successful campaign.

Sincerely yours,

ADMINISTRATIVE ASSISTANT RUSH JOB

TEACHER'S NOTE: THIS RUSH JOB MAY BE COMBINED WITH RECEPTIONIST RUSH JOB.

1. Space these calls so that they are at least five minutes apart.
2. Each Executive Secretary is to receive one call.
3. Each Posting and Tax Clerk is to receive two calls. The first two calls for the Posting and Tax Clerk should go to one person and the second two calls should go to the other Posting and Tax Clerk.
4. Make these calls as you normally would. Be sure to make out an Activity Log Sheet and evaluate each call.

TELEPHONE CALL TO EXECUTIVE SECRETARY

You are Mr. or Mrs. Clifton A Abbott. You recently received a letter from MOE, INC., telling you that you did not have enough money in your tax reserve to pay your taxes. The letter requested you send a check for the additional amount You have lost the letter and cannot remember the amount. Ask the Executive Secretary to check the files to find the amount.

Answer: $36.00

TELEPHONE CALL TO EXECUTIVE SECRETARY

You are Mr. or Mrs. Reese A. Allsop. You recently received a letter from MOE, INC., telling you that you did not have enough money in your tax reserve to pay your taxes. The letter requested you send a check for the additional amount. Ask the Executive Secretary to check the files to find the amount.

Answer: $103.32

TELEPHONE CALLS TO POSTING AND TAX CLERK

You are Mr. or Mrs. Gerald C. Berg, and you wish to know how much your monthly payment to MOE, INC., is.

Answer: $35

You are Mr. or Mrs. Keith M. Bingham, and you wish to know what portion of your monthly payment goes into your tax reserve.

Answer: $46.02

TELEPHONE CALLS TO A POSTING AND TAX CLERK

You are Mr. or Mrs. Walter H. Allred, and you wish to know how much your monthly payment to MOE, INC., is.

Answer: $139

You are Mr. or Mrs. Delbert V. Allan, and you wish to know what portion of your monthly payment goes into you tax reserve.

Answer: $10.72

RECEPTIONIST RUSH JOB

TEACHER'S NOTE: THIS RUSH JOB MAY BE COMBINED WITH THE ADMINISTRATIVE ASSISTANT RUSH JOB.

1. Type final copies of the two rough drafts attached to this sheet. Be sure to make a carbon copy.
2. Make additional corrections as necessary.
3. Write a letter to the president asking for a raise in pay. Be sure to justify your request. Also, be sure to make a carbon copy.

Mr. James Short, 457 Central Avenue, Phoenix, Arizona 85004

Dear Jim, I don't know weather Walter Youse, president of the Phoenix chapter has contacted you or not about the poll being taken by the planning Committee. In case he has not, I am enclosing a pamphlet that explains the overall plan and details our part in it.

Since you served with us on the original committee, will you serve with us again this year. We continue to need your help and advice on this important matter.

Walt would like to have our part of the survey completed by the first of August. I beleive that we can do this since we have already outlined what we plan to do in order to cover the subject.

Our next meeting will be held at Newhouse's on April 7 at 7:30 p.m. A second meeting will be held on April 15--same time and place. See you there!

Very truly yours,

CASHIER RUSH JOB

1. You are to post the attached coupons to the proper Investor's Ledgers.
2. You are to complete a Daily Summary and Recap as you post to the Investor's Ledgers.
3. You are to send a Welcome Letter and Payment Facts Sheet to the borrower making his first payment.
4. A sample Welcome Letter is in your manual.

CASHIER RUSH JOB

1. Several bad checks (checks which were returned by the bank because the drawer did not have sufficient funds in his account to cover the check) have been returned to MOE, INC.

2. When MOE, INC., makes a bank deposit, a portion of the deposit goes to each Investor's account. How much each Investor receives is determined by the Daily Summary and Recap amounts. Because the tracing of an individual check to a particular Investor's account would be very difficult, MOE, INC., upon receipt of a bad check immediately makes out a check to the First Sincerity Bank of Utah (this is where MOE, INC., maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check

3. You should make out a check to the First Sincerity Bank of Utah for the total of the bad checks you have received.

4. You should write a letter to each individual who is responsible for a bad check telling him he must make the check good within a few days.

5. A sample Bad Check Letter is in your student's manual.

TEAM 1

TEACHER'S NOTE: You should attach a bad check to the Cashier's Rush Job at this point. The check should be written out to MOE, INC., for $35 by Gerald C. Berg. The check should be marked Insufficient Funds.

TEAM 2

TEACHER'S NOTE: You should attach a bad check to the Cashier's Rush Job at this point. The check should be written out to MOE, INC., for $120 by Norman E. Bishoff. The check should be marked Insufficient Funds.

POSTING AND TAX CLERK RUSH JOB

1. MOE, INC., has an agreement with each Investor that we will pay the taxes on all mortgaged property. Therefore, each borrower must pay a certain amount each month for taxes to MOE, INC.; and this amount is set aside to pay the taxes on that borrower's mortgaged property. To find the amount of taxes on each piece of mortgaged property, the Posting and Tax Clerk sends the original of the Loan Card to the county assessor of the county where the property is located. The county assessor writes the amount of taxes due for that property on the back of the loan card and returns it to MOE, INC. If the borrower has paid enough money into his tax reserve, MOE, INC., then pays the taxes on the mortgaged property. More money must be requested if the borrower has not paid an amount sufficient to cover the taxes due.

2. You should type a letter requesting the tax assessment for each borrower listed on the attached sheet.

3. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

4. A sample Tax Request Letter and the names and addresses of each county assessor are found in the Student's Manual.

5. To find the enclosure(s) (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

6. Upon completion of this task sheet, begin immediately with the next task sheet using the loan cards you have retrieved from the file.

TEAM 1

Tax Notices Due	County
Douglas E. Bond	Millard
Phillip W. Armstrong	Sanpete

TEAM 2

Tax Notices Due	County
Donald J. Ballard	Millard
Alden M. Brown	Sanpete

POSTING AND TAX CLERK RUSH JOB

1. Each county assessor has written the tax assessment (the taxes due) on the back of each Loan Card and returned it to MOE, INC.

2. You should check the tax assessment against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger) by 12.

3. You should pay the taxes for each borrower with sufficient money in his tax reserve. You do this by having the Receptionist write a check to the appropriate county assessor and enclosing this check with a letter of transmittal. Only one check needs to be sent to each county assessor to cover all the borrowers in that county.

4. You should type a letter of transmittal to transmit the check to the appropriate county assessor. The check should accompany the letter of transmittal when it goes to the Vice President for signature. A sample letter of transmittal and the names and addresses of each county assessor are in your Student's Manual.

6. Be certain the Loan Cards are refiled when you are finished working with them.

INSURANCE CLERK RUSH JOB

1. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.
2. By using your Master Customer List you can determine whether these three things on each policy are correct.
3. You should fill out an Insurance Correction Form on each incorrect policy.
4. You should write a Premium Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Premium Letter is found in your Student's Manual.

TEACHER'S NOTE: PREPARE A SET FOR EACH TEAM.

Policy No: 05-038

Insuree: American Western Life Insurance

Insured: Paul G. Addison, 353 South 1100 East, Eureka, UT 84628

Property Description: Lot 2 Block 18 Sunrise Heights, Extension #9, Eureka, Utah

Amount of Coverage: $14,000

Effective Dates of Policy: November 1, 1969, to November 1, 1972

Cost of Coverage: $84.00

INSURANCE CLERK RUSH JOB
(continued)

Policy No: 09-080

Insuree: California Western Life Insurance

Insured: Clifford Adair, 1457 Van Buren Avenue, Orangeville, UT 84537

Property Description: Lot 16 Block 5 Sunset Road, Development #7,
Ora-geville, Utah

Amount of Coverage: $4,300.00

Effective Dates of Policy: October 15, 1969, to October 15, 1972

Cost of Coverage: $32.04

Policy No: 11-066

Insuree: Farmers Insurance Group

Insured: F. Blaine Abraham, 2910 Cascade Way, Wellington, UT 84542

Property Description: Lot 2 Blcok 12 Sunset Road, Addition #4,
Wellington, Utah

Amount of Coverage: $18,000

Effective Dates of Policy: October 1, 1969, to October 1, 1971

Cost of Coverage: $108.00

INSURANCE CLERK RUSH JOB

1. On the accompanying sheet you will find the names of borrowers for whom you are to renew insurance policies.

2. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrower's Ledger) by 12.

3. If the insurance reserve is sufficient to cover the amount of the premium, you should have the Receptionist write a check to the appropriate insurance company. Only one check covering the insurance for all borrowers whose premiums are due needs to be sent to each company.

4. You should type a letter of transmittal to transmit the check to the appropriate insurance company. The check should accompany the letter of transmittal when it goes to the Vice President for signature. A sample letter of transmittal and the names and addresses of each insurance company are in your Student's Manual.

5. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a letter to that borrower asking for additional funds. A sample letter is in your manual.

TEAM 1

Insurance Policy Renewals	Cost of Renewal	Policy No.
Max D. Bowman	$ 32.04	02-023
Alden M. Brown	137.05	11-059

TEAM 2

Insurance Policy Renewals	Cost of Renewal	Policy No.
Elson R. Brady	$ 90.00	04-093
John R. Briggs	154.70	03-056

INSURANCE CLERK RUSH JOB

1. MOE, INC., has an obligation to its investors to keep all mortgaged property adequately insured.
2. Sometimes a borrower does not respond to a request for additional insurance funds as rapidly as MOE, INC., would like. When this happens, MOE, INC., usually receives a Policy Cancellation Notice from the insurance company indicating a policy is about to expire because of nonpayment of premium.
3. A Policy Cancellation Letter must then be sent to the borrower indicating that action will be taken if he does not send the additional amount necessary to pay the premium. A sample Policy Cancellation Letter is in your Student's Manual.
4. You are to send a Policy Cancellation Letter to each borrower identified by a Policy Cancellation Notice.
5. The loan number and policy number are identical.

POLICY CANCELLATION NOTICE
TEAM 1

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Insurance Policy No. 03-006

Subject policy will be canceled on October 1 if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

John Jones
jal

John Jones
Premium Clerk

jal

POLICY CANCELLATION NOTICE
TEAM 2

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Insurance Policy No. 06-029

Subject policy will be canceled on September 1 if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

John Jones
jal

John Jones
Premium Clerk

jal

SAMPLE QUESTIONS FOR TEACHERS TO ASK DURING INTERVIEW

1 What are your plans for the future?

2. What grades are you getting in school?

3 What courses do you enjoy most in school?

4 What courses do you dislike the most in school?

5. What are some of your hobbies?

6 Do you belong to any clubs?

7. How did you become interested in our firm?

8. What makes you think you will like this type of work?

9. Do you own an automobile?

10. Do you feel that you get along well with people? Why?

11. What type of work have you done in the past? What company?

12. Do you get along well with your parents? Brothers and sisters?

13. How many in your family?

14. What is the condition of your health? How much school have you missed?

15. What would you expect for a starting salary?

16. Do you think you can satisfactorily perform this job?

17. When can you start work?

MOE, INC., PERSONAL INTERVIEW FORM
(Teacher Use)

Name ______________________________ Date ________________

What do you plan to do after graduating from high school? ____________

Why (to the above question) ____

What do you know about this program for which you are being interviewed?
____

What do you think you will gain from being in this program? __________

What do you think would be the most interesting thing about working in an office? ____

What do you think you would dislike most about an office job? ________

Are you working now? ____ (If yes, where) ____________________________

How long with this firm? _____ Beginning hourly wage _____ Present hourly wage _______

In what subjects do you think you need more work? ____________________

In what type of business or office would you like to work? ____________

In which of the office skills do you think you are most skilled? _______

*If you were working in an office and the person working next to you talked constantly, therefore keeping you from getting your work done, what would you do? ____

*You are on your way to an interview and your best friend comes along and is persistent about going with you and waiting in the reception room, what would you do? ________________________________

*After working for a week on a committee report, which included five carbon copies, your boss has returned the report with several typographical errors circled and misspelled words...insisting that he needs it by tomorrow afternoon. What would your reaction be? _________

*Organization policy states that coffee breaks are 15 minutes long; the group that you are sitting with isn't finished with their conversation and 15 minutes have gone by. What would you do? ________________

*What should an individual do if he is told to do something by his teacher (or his employer) and he feels that such action is not necessary or he feels that he knows of a better way of accomplishing the same results? ____

Do you have a hobby? _______ Extra-curricular activites you enjoy ____

MOE, INC., PERSONAL INTERVIEW FORM (continued)

QUALITY	HIGHLY ACCEPTABLE	ACCEPTABLE	DOUBTFUL	NOT ACCEPTABLE & WHY
Personal appearance				
Poise (self confidence)				
Speech (tone and grammar)				
Personality				
Attitude				
Ability to make decisions*				
Social courtesies				
Acceptance of policies*				
Mannerisms				

MOE, INC., INTERVIEWERS CHECK LIST

1. What was your first impression of the applicant with respect to his general appearance and manner?

2. What was your opinion of the applicants attitude?

   Exceptionally good______Above average______Average______Poor______

3. Did the applicant appear as though he would -

   Cooperate well with others______Be non-cooperative______

4. What was your opinion of his temperament?

   Emotions well controlled______Average Disposition______

   Somewhat excitable______Inclined to be irritable______

5. What was your impression with respect to his general integrity and character?

6. Did the applicant's general physical condition and stature appear to meet the requirements of the trade?

   Extremely well fitted from a physical standpoint______

   Normal physical fitness______Questionable______

   Unfit due to definite physical handicap______

7. Did your overall impression of the applicant during the course of the interview -

   Improve______Remain the same______Change unfavorably______

8. General comments:

JAN 27 1976

BUSINESS AND OFFICE OCCUPATIONS

MOE SIMULATION

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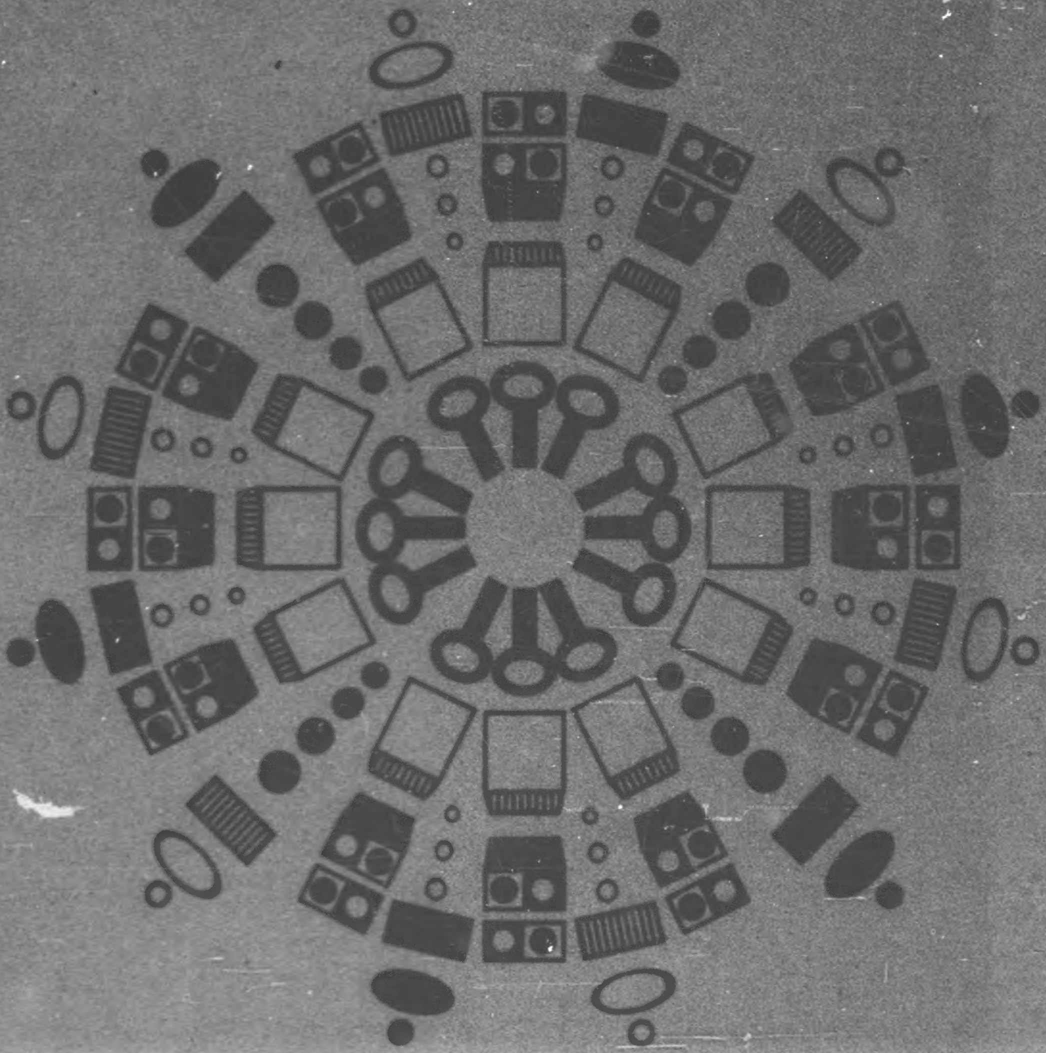

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Student's Manual

CE003471(6)

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SIMULATED OFFICE EDUCATION

STUDENT MANUAL

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MOE Concept Developed
Under Direction of:

Charles Parker
Garth Hansen

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FOREWORD

This publication has been prepared as a curriculum guide in the Office of Simulation Program.

This guide is primarily for use by the student in the office occupations area.

Vaughn L. Hall

Vaughn L. Hall, Deputy Superintendent
Adult, Vocational and Rehabilitation
Services

TABLE OF CONTENTS

PAGE

REFERENCE INFORMATION 37

TASK SHEETS AND PROCEDURES MANUAL - VICE PRESIDENT 49

TASK SHEETS AND PROCEDURES MANUAL - EXECUTIVE SECRETARY 68

TASK SHEETS AND PROCEDURES MANUAL - ADMINISTRATIVE ASST. . . . 75

TASK SHEETS AND PROCEDURES MANUAL - RECEPTIONIST 86

TASK SHEETS AND PROCEDURES MANUAL - CASHIER 99

TASK SHEETS AND PROCEDURES MANUAL - POSTING AND TAX CLERK . . 124

TASK SHEETS AND PROCEDURES MANUAL - INSURANCE CLERK 144

REFERENCE INFORMATION

A. Purposes of Simulation

Simulation is not a new concept in education. It has been around for many years. You very likely used it as a child when you were growing up. You assumed the role of one of your parents, the nurse, or a fire chief. Simulation is a very real part of our learning process.

Webster says that simulation is "to assume the appearance of . . ." With MOE, INC., we are assuming the appearance of an office; and in order to succeed, we must get realistic reactions from the participants. It takes a lot of preparation to get this kind of response. Imagine the background and effort that goes into a space shot simulation, a national emergency simulation, or an office simulation.

Our purpose in simulating an office is to get you, the potential office worker, used to working in an office. You are a part of a real office organization. The only time you will become anything other than an office worker is when you become the Administrative Assistant; you then act as the outside world. You may simulate a telephone operator, a customer, or a banker down the street. You will be given ample instructions at the time.

The MOE, INC., simulation was copied from an actual mortgage loan office--Utah Mortgage Loan Corporation of Logan, Utah. Four simulation experts entered the offices of U.M.L.C. and interviewed each worker at his work station. These workers were asked questions about their positions and how they related to the overall operation of the office. The simulation team collected procedures and forms, etc. From this exciting beginning came the scripts, tapes, manuals, task sheets, equipment, and positions that you will work with while you are in MOE, INC. Simulation offers some exciting avenues to office learning.

B. The Mortgage Loan Company Explained

A mortgage loan company provides money for the purchase of homes and property or both. This company obtains the money it loans to borrowers from investors. These investors are usually large insurance and investment companies. The Mortgage Loan Company makes a profit from "buying" money from these investors and "selling" it to borrowers at a slightly higher rate of interest.

When a couple decides to buy a home, they usually contact a real estate broker who shows them several homes. When the couple decides on a home to buy, they may select a mortgage loan company where they can receive a loan at the lowest possible rate of interest. The couple is interviewed by an official of the company and, that official makes a decision as to whether a loan should be made or not.

If acceptable to all parties, the loan is then made to the borrower for payment on the home. A welcome letter is sent from the Mortgage Loan Company to the borrower along with payment information and a set of coupons, one of which is to be returned with each monthly payment.

Each month the borrower writes a check for the amount of the payment, attaches it to the coupon for that month and sends it to the mortgage company. The Cashier at the mortgage company receives the check and coupon. The check is then deposited in the bank, and the coupon is sent through the company's system and posted to the borrower's account.

In most states it is possible for the borrower to pay fire and hazard insurance and property tax premiums together with the mortgage payment. These funds are kept in reserve accounts with the mortgage company until the payment for each comes due. This enables the borrower to pay the same payment each month and not have to make a large payment for insurance or taxes when each comes due.

A mortgage loan institution enables many individuals to purchase homes when they would otherwise be forced to rent all their lives. A mortgage loan institution performs a very important function in our economy.

C. An Outline of the Normal Business Functions

1. Couple wants to buy a home
    a. Contact realtor and explain
    b. Realtor finds several alternatives to select from
    c. Couple makes decision on home they want to buy
2. Financing the purchase of the home
    a. Mortgage Loan Company selected
        (1) Couple interviewed by Vice President to determine credit standing and ability to handle the loan
        (2) Couple passes as to credit rating and ability to handle the loan
        (3) Money is loaned by an insurance company through the mortgage loan company (money changes hands)
    b. Welcome letter, coupons, and other information sent to borrower

3. Cycle of the coupon

   a. Borrower writes check and sends the coupon to mortgage loan company

   b. Cashier at mortgage loan company receives check and coupons--detaches check from coupon--prepares deposit slip--prepares daily summary and recap--posts to investors' ledgers

   c. Coupon taken to Posting and Tax Clerk from Cashier--processes coupons

      (1) Enters information on borrower's ledgers

      (2) Cycle completed

4. Flow of funds

   a. Money received from borrower

   b. Mortgage loan company separate funds (insurance reserve, tax reserve, principal payment, and interest payment) mortgage loan takes a share of the interest for administrative purposes

   c. Money sent periodically to investors

   d. Investor periodically pays loan company for services

   e. Insurance premiums are paid annually

   f. Tax assessments are paid annually

D. MOE, INC. Simulation Procedures

As a worker in MOE, INC., you will be given the opportunity to work in all of the positions in the office. You will rotate through the positions as directed by your teacher. The simulation is constructed in the following four phases:

PHASE I - Pre-problem Briefing

This is the general introduction to the simulation. It involves an acquaintanceship with the simulation facility and a laying of ground rules for work therein. You must interview for a position in the office and present all data necessary in applying for a job.

PHASE II - Positional Instructions

This phase is a general orientation phase involving a rotation of one day at each position. The purpose is to give a general overview of the company and to identify general weaknesses which must be corrected in the regular classroom before Phase III can begin.

You will be individually debriefed by your teacher to insure that you have a thorough knowledge and understanding of each position.

PHASE III - Simulation Warmup

This phase is a more intensive treatment and involves a rotation of two days at each position. Additional work is added to that given in Phase II and standards are progressively raised as you begin to understand the concepts and procedures. Group debriefings become common as problems are identified. Your needs are again identified so that supporting classwork can correct them.

PHASE IV - Full-Scale Simulation

This phase is the full-scale simulation involving three days at each position. The teacher particpates with and/or interferes with the process as little as possible. The Vice Presidents have complete control and should exercise that authority. The quality and quantity of the work becomes greater as standards are progressively and systematically raised. You should be able to handle any situation with minimum confusion and maximum efficiency.

E. Positional Description

The names, descriptions and objectives of the positions in MOE, INC., are listed below. Read through them and become familiar with each position.

VICE PRESIDENT

Is in charge of the office and is responsible for upgrading procedures. Is responsible only to the President. Must supervise personnel, make personnel evaluations, dictate letters, complete payroll, calculate early payoffs, completes annual statement and interview prospective employees. Signs all checks.

EXECUTIVE SECRETARY

Regulates work overflow, handles dictation and transcription duties, and is responsible to the Vice President.

RECEPTIONIST

Meets visitors, files all correspondence, types all checks, reconciles all bank statements, screens visitors, and fills in wherever needed in the office.

ADMINISTRATIVE ASSISTANT

Takes the place of the outside world in the simulation. Duties consist of being an assistant to the teacher, role playing (County Tax Assessor, Bank, Insurance Company, Mailman, Borrowers), telephoning, evaluating, initiating customer contact, making up bank statement and miscellaneous duties directed by the teacher.

CASHIER

Receives and deposits borrower payments, manages petty cash fund, posts to investors' ledgers, completes daily summary and recap, writes welcome letters to new borrowers, completes payment facts sheets, and handles all bad check procedures.

POSTING AND TAX CLERK

Requests individual property tax amounts from county assessors for borrowers, pays taxes from individual borrowers' reserves, requests additional funds to pay taxes for the borrowers and posts to borrowers' ledgers.

INSURANCE CLERK

Checks insurance policies for completeness and accuracy, completes correction forms on incorrect policies, writes premium letters and completes tickler cards on correct policies, handles policy cancellation notices and renews insurance policies using customers' reserves or requests additional funds from borrowers.

F. Work Attitude

The simulated office is designed with you, the worker, in mind. Wherever possible it is furnished with the latest in office equipment and furniture. There has been a concerted effort to provide you with the environment and atmosphere which is found in the office.

MOE, INC., is a company which is in business to serve the public and must make a profit for the services it renders. You are expected to contribute to that profit. If your conduct or work detracts from that profit, you can consider your job in jeopardy. You are expected to help establish a working atmosphere of relaxed, industrious efficiency. There should be a feeling of team effort in completing the day's work.

Decision-making and the ability to follow instructions are some attributes that will contribute most to the success of your job. These two items are listed high as the most needed attributes of beginning office workers. The Vice President is your student boss of the MOE operation. In order to perform his duties effectively, he must insist upon quality workmanship from all office workers. He must do this in spite of personalities or friendships.

Assume your position, play the role and do the work as an office worker should. Your contribution to the office atmosphere is very important. Make certain your part of the team effort is effective and satisfying.

G. Ground Rules

1. Breaks

A break will be scheduled each day while you are working for MOE, INC. There are several reasons why the break will be scheduled:

a. You need to practice leaving your work and coming back to it with a minimum amount of lost time.

b. You should practice communicating with other members of the office staff. Most of your office time is spent with "business talk"; some of your time should involve "personal talk." Make an effort to become acquainted with all members of the simulated office.

c. You need to take a break for a change of pace.

While you are on your break, relax as much as you can, take care of your personal needs and get back to work as quickly as possible. Do not get involved in gossip, extended breaks without permission, or activities which are unbecoming to an office worker.

2. Absences

You are expected to be present at all times just as you would be in an actual office. The proper functioning of the office depends on the presence of all office personnel. If absence is necessary, make certain that either the Vice President or President is notified. Absences will affect your grade and salary.

3. Tardies

Unexpected tardies will affect your grade and salary. Keep them at a minimum.

4. Chain of Command

Read through your materials carefully and use your own initiative in solving problems. If you still have questions, refer the matter to your Vice President who in turn may go to the President.

5. Dress

People gain an impression of you the first time they see you. On this basis you are frequently judged before you have had an opportunity to speak.

Good personal appearance includes the proper selection and care of clothes. Clothes to be worn for business should be appropriate, neat, and becoming. The styles should be attractive and yet avoid extremes. Good appearance is important in getting and keeping a job.

H. Evaluation

While you are working with MOE, INC., you will be evaluated on the quality and quantity of work, ability to follow instructions, starting work without being told, diligence, judgment, initiative, responsibility, attitude, promptness, response to supervision and instruction, courtesy, cooperation, relations with co-workers and appearance. Your evaluations will be completed by your Vice President.

The President will also conduct a constant evaluation of your performance while you are at each position. This evaluation will be based on the above factors or those listed below:

1. The work you produce. Remember if you would not be proud to sign your name to a piece of outgoing correspondence, it is not of mailable quality. The Vice President has the responsibility for seeing that the correspondence will meet the standards of mailability outlined below.

    a. Proper format

    b. Proper margins

    c. Regular type impressions

    d. Good erasures

    e. Proper punctuation that does not change or alter the intent of the dictator

    f. Transcription which does not change the ideas expressed by the dictator

    g. No fingerprints, smudges, or other marks on the paper

    h. No strikeovers

    i. No misspelled words

    j. No errors in names

    k. No errors in figures

    l. No violations of well-established grammatical principles

m. No violations of the rules for work division

n. No violation of capitalization rules

NOTE: Many of the errors mentioned above can be corrected to make the paper mailable so it does not have to be retyped.

Once the Vice President has approved and signed an item of correspondence, he assumes responsibility for the mailability of the correspondence and will be graded accordingly.

2. Carbon copies of all letters you type along with all other work you complete will be placed in your folder, and the contents of your folder will be evaluated periodically.

3. The telephone introduces a new form of evaluation. Wherever it is possible, your system will be equipped with facilities to record all conversations. Some of these may be both audio and video. If your system is so equipped, you will not always know when you are being recorded; but it is conceivable that these recordings will be evaluated periodically to determine the progress you are making. It is also likely that your conversations will be used in some of the debriefing sessions, therefore, you should be aware that anything you say may be played back in class.

4. You will occasionally be given a rush job. Depending upon the position you are occupying, you will be given some assignments to complete in a given amount of time. During that time you will be interrupted with telephone, customer, and employee business. Your challenge is to return to your work as quickly and efficiently as possible after taking care of the business. When time is up, you should return the rush job to your instructor and resume your office routine.

These approaches to evaluation are designed to measure your capabilities as an officer worker. It is hoped that the evaluation will assist you in becoming a competent office worker.

I. Debriefings

Debriefing is not a normal function of an office, but is very important as a step in the instructional process. It is designed to bring immediately to the student's attention his strengths and weaknesses in the office environment. Such characteristics should deal with skills or attitudes. Some debriefings will include everyone in the office while others will be held on an individual basis.

The object of the debriefing sessions is to handle problems by providing for a group discussion. The discussion period is designed for the student. Here is an opportunity for you to speak and give your ideas on how to improve office conditions.

Debriefing sessions will be held as necessary. You will find the debriefing sessions of great help to you in improving your office effectiveness providing you contribute your part to the discussion.

J. Public Relations

Because this is a unique educational program, people may be interested in visiting while you are working. Your role in any of the positions, except receptionist, should be that of assisting in any way you can if necessary, however, if no assistance is required you should continue your work.

K. Correspondence Guidelines

All correspondence styles and procedures will be at the teacher's option.

L. Glossary

AMORTIZATION SCHEDULE

The amortization schedule is a table of figures which shows the amount of interest and principal for each payment. It also shows the balance remaining on the loan after the principal portion of each payment has been deducted from the previous loan balance. The details of the loan are recorded across the top of the amortization schedule and the payment number of the loan is recorded down the left margin of each column. This schedule is used for posting to the various ledgers. This schedule is also useful for obtaining information for the annual statement, early loan payoff. At the present time, amortization schedules are not commonly used in mortgage loan companies because computers handle this operation faster and more efficiently. We will continue to use amortization schedules in MOE, INC., as access to a computer is not available. An amortization schedule is still available from mortgage loan companies if a customer requests one.

BORROWER'S LEDGER

The borrower's ledger is a cumulative payment record for each borrower. Each time a borrower makes a payment, it is recorded on this ledger with the amount for interest, principal, loan balance, taxes and insurance also listed. The top of the card contains all applicable information concerning the borrower.

COUPON

The coupon is one of the major documents used in a mortgage loan business. When a borrower receives a loan from MOE, INC., a set of coupons is sent to him stating the amount of the payment and when it is due. The borrower simply remits his payment (usually in check form but sometimes in cash) to the loan company along with the coupon. The company then has all of the information necessary to credit the payment to the proper account without referring to any other files. MOE, INC., will accept payments without the coupon, but the cashier immediately makes out a handwritten coupon so the payment may be processed.

INSURANCE POLICY

The insurance policy is a contract between an individual and an insurance company stating coverage costs, payments, and specific property covered. Each loan in MOE, INC., must be covered by insurance for the full amount of the loan. Each policy is renewed yearly in MOE, INC.

INSURANCE RESERVE

In order to provide a more complete service to the customer, MOE, INC., requires that a portion of the monthly payment be placed in a reserve account for the payment of the insurance premium when it becomes due. Approximately two months before the insurance expires, MOE will initiate action to renew each policy. Money is then drawn out of this insurance reserve and the insurance is paid. If the amount in the insurance reserve is not sufficient to cover the cost of renewal, additional money must be obtained from the borrower.

INVESTOR

An investor is a money supplier. Funds available for investment are supplied to a company such as MOE, INC., at a particular interest rate. MOE, INC., in turn lends this money in smaller quantities to borrowers at a higher rate of interest. Profit comes from efficiently administering all details concerning loans so that all investor requirements (insurance coverage, tax payments) are fully met.

INVESTOR'S LEDGER

The investor's ledger is a posted record of the transactions concerning an investor's account. The ledger shows the principal and interest which is being returned on a regular basis to the investor. A number of borrowers are assigned to each individual investor, and the payments from these borrowers are recorded to the investor's ledger.

LATE CHARGE

MOE, INC., lends money to borrowers for repayment on a monthly basis. When the borrower fails to make the payment on time, it causes inconveniences throughout the system. MOE, INC., can't pay its bills to the investors on time, more interest is owed than planned, etc. In an attempt to offset this additional expense, a late charge is levied on the borrower. There is a blank space on the coupon for adding this fee, and it is paid with the regular monthly payment.

LOAN CARD

The loan card contains the legal description of the property which enables the tax assessor to record the tax assessment. The loan card is completed with an original and a duplicate. The original is enclosed with a letter of transmittal to the appropriate county assessor, and the duplicate remains in the file. The county assessor writes the amount of the tax on the back of the loan card in accordance with the procedures contained in the task sheet.

LOANS

1. Conventional Loan

   A conventional loan is a loan granted at the going rate of interest with normal security and normal down payment, usually 10% of the purchase price. MOE, INC., uses only this type of loan.

2. FHA Loan

   An FHA loan is a conventional loan guaranteed in part by the Federal Housing Administration. Houses and borrowers must meet prescribed conditions. Down payment and interest rates are usually lower than a conventional loan.

3. Veterans Administration Loan

   A,V.A. loan is a conventional loan guaranteed in part by tne Veterans Administration. Often there is no down payment, and interest rates are much lower than for conventional loans.

MASTER CUSTOMER LIST

MOE, INC., does business with 100 customers. A real business has an ever-changing list of customers, but for our instructional purposes you will be working with these 100 accounts. The list includes the name of the customer, the address, the legal description of the property, the amount of the principal and interest to be included in each payment, the rate of interest on the loan, and the amount of insurance and taxes going into a reserve account. You will also find the total amount of insurance coverage needed (loan amount), the customer account number, and the total monthly payment.

MATURITY DATE

The maturity date is the date at which a loan is scheduled to be paid in full.

MOE, INC.

MOE, INC., is the name of your simulated mortgage loan company.

MORTGAGE

A mortgage is the legal paper that secures payment of a debt. The mortgage contract is fulfilled upon payment or performance in full or becomes void upon lack of performance as prescribed by the contract. Mortgages are only granted when secured by real property.

POSTING

Posting consists of machine printed, typewritten, or handwritten entries on ledgers to give a current accounting of all transactions.

PROCEDURES MANUAL

The procedures manual is a basic student reference manual with specific procedures for each position in the office. Each procedures manual contains an example of the business forms used at that particular position.

TASK SHEET

A task sheet is an outlined description of the duties at each position for a given period of time.

TAX RESERVE

In order to provide a more complete service to the borrower, MOE, INC., requires that a portion of the monthly payment be placed in a reserve account for the payment of property taxes. When taxes are due, MOE, INC., writes to the tax assessor (Administrative Assistant) and requests the tax assessment for the specific property. Upon receipt of that notice, the borrower's taxes are paid from the tax reserve. If the amount in the tax reserve is not sufficient to cover the tax assessment, additional money must be obtained from the borrower.

TICKLER FILE

A tickler file is a reminder system arranged chronologically. The Insurance Clerk in MOE, INC., uses the tickler file as a reminder of current expiration dates of insurance policies. Each month the file is checked to determine action to be taken.

MOE INC.

TASK SHEETS
AND
PROCEDURES MANUAL

VICE PRESIDENT

Logan OFFICE

WALKER BANK & TRUST COMPANY

Logan UTAH

DEPOSIT TO THE ACCOUNT OF

MOE, INC.
ACCOUNT TITLE

ACCOUNT NO. — 530 —

ENDORSE ALL CHECKS

DATE Current date and 19 year

Checks and other items are received for deposit subject to the rules and regulations of this bank.

CHECKS—LIST BY ABA NUMBER	DOLLARS	CENTS
97-21	42	00
97-21	139	00
97-21	42	00
97-21	204	00
TOTAL CHECKS	427	00
CURRENCY		
COIN		
TOTAL	$ 427	00

VICE PRESIDENT

Task Sheet, Phase II

1. Read the narrative carefully. When questions arise as you work through the task sheet, refer to your Procedures Manual at the end of this section.

2. Dictate the following letters after you have outlined them on organization for dictation form. Follow accepted dictation procedures as provided by your teacher. One or two of these letters should be dictated directly to the Secretary if he or she takes shorthand.

   a. Memo to employees concerning parking problems in the MOE., INC., lot. Much space is being wasted due to careless parking. Construct the rest of the details.

   b. Memo to employees concerning the excellent work they have been doing. Word has come from the Board of Directors telling that the efficiency of the office has improved considerably in recent months. Construct the rest of the details.

   c. Letter to the governor of the state asking him to speak at your monthly Lion's Club meeting. You are the chairman of the Program Committee. The meeting is about four weeks away. You are to construct the rest of the details.

3. You and the Executive Secretary are to work together to complete a rough draft of the payroll and salary register. The breakdown is as follows:

Vice President	$500.00	per month
Executive Secretary	350.00	" "
Receptionist/Adm. Asst.	325.00	" "
Cashier	300.00	" "
Posting and Tax Clerk	275.00	" "
Insurance Clerk	250.00	" "

The monthly payroll tax schedule assists in computing all tax deductions. See the Procedures Manual for details about how to use this schedule.

4. An Appraisal form is enclosed for each person working in the office. You are to fill in their names, the position in which they are working, team numbers, and sign your name. Check the appropriate box in each category. Give a suggested letter grade for the person you are evaluating, then fill in the date on each form as it is completed. This form will be held in strict confidence by the teacher. It is your obligation to be very objective in this evaluation.

5. Toward the end of the period, gather your materials together in preparation for your debriefing session with the teacher.

NARRATIVE--VICE PRESIDENT

As Vice President, your role in the office has three parts. One, seeing that the office functions properly; two, assisting other members of the office staff; and three, rearranging workloads when necessary. You come under the direct supervision of the President and will assist him when so directed. You will play an important role in the evaluation of other members of the staff.

So that you can be a top-notch Vice President, let us review the contents of your folder and discuss each item as we go.

As the need arises, you are to dictate letters and memoranda. You should never dictate a letter or memo before you use the organization for dictation form to outline your comments. You should use the dictation machine for all of the dictation unless your secretary takes shorthand. If so, only about half of your dictation should be machine dictation. In any case, be sure your secretary has something to do at all times. Remember, it is important that all correspondence leaving your office reflects a good image for the company. You should check all of the work that comes across your desk.

You and your secretary are to work together in completing a payroll and salary register. Once you have completed the register, you should have your secretary type it. In your folder you will find two payroll and salary register forms. One is for you and the secretary to use for a rough draft. The second copy is used by the secretary to type a final copy. Office salaries are given on your task sheet. A monthly payroll tax schedule is shown in your procedures manual.

The next forms are the appraisal forms for each person working in the office. You are to fill these out with the employees' names, the positions in which they are working, team number and your name. Check the appropriate box in each category. Give a suggested letter grade for the person you are evaluating, then fill in the date on each form as it is completed. This is an important part of your position. Give honest evaluations. They will be kept confidential. All evaluations are to be placed face down on the President's desk.

VICE PRESIDENT

Task Sheet, Phase III

1. A letter or memorandum must be composed for each one of the dictation assignment sheets which are periodically placed in your "in" basket. If the dictation sheet merely requires a decision and an answer, make the decision and answer the letter being sure to enumerate the reasons for your decision. If the dictation sheet requires you to complete an Annual Statement or to specify early payoff procedures for a loan, be sure you read the procedures in your manual before doing the assignment.

2. Check with all office personnel concerning work distribution. See that the work can be completed by the person seated at that position. If it appears that there will be unfinished work at the end of the rotation, see that someone else in the office helps finish the work. Report all changes to the President.

3. Complete the payroll as you have time, but you must complete the payroll while you are Vice President. You should not type the smooth copy yourself, but you should have someone else do it. Be sure to keep your Executive Secretary busy.

4. You must complete an evaluation on each member of your team while you are Vice President. Be objective. The completed evaluation sheets should be turned face down on the President's desk.

5. You must hold a debriefing session with the President. You should arrange this for sometime during the latter part of your second day as Vice President. Be prepared to substantiate and/or give reasons for any activity you have directed.

6. Supervise the clean-up procedures. Make certain that all personnel leave their work for filing in their "out" baskets.

7. If your Executive Secretary takes shorthand, you should endeavor to dictate approximately half of your work to him/her.

8. You should receive an insurance policy expiration list for the next two months from your Insurance Clerk. You should keep this list and cross the name off from the list when someone renews his insurance. You will know when the insurance is renewed because you must sign the check.

VICE PRESIDENT

Task Sheet, Phase III

The salary scale for MOE, INC., employees is as follows:

Vice President	$500.00 per month
Executive Secretary	350.00 " "
Receptionist/Adm. Asst.	325.00 " "
Cashier	300.00 " "
Posting and Tax Clerk	275.00 " "
Insurance Clerk	250.00 " "

VICE PRESIDENT

Task Sheet, Phase III

The President of MOE, INC., has declared a bonus for all MOE employees.

The president desires that these bonuses be incorporated into the next payroll check.

Each employee is to get a bonus of $80.

VICE PRESIDENT

Task Sheet, Phase III

The salary scale for MOE, INC., employees is as follows:

Vice President	$750.00 per month
Executive Secretary	525.00 " "
Receptionist/Adm. Asst.	487.50 " "
Cashier	450.00 " "
Posting and Tax Clerk	412.50 " "
Insurance Clerk	375.00 " "

VICE PRESIDENT

Task Sheet, Phase III

The President of MOE, INC., has declared a bonus for all MOE employees because of their good and faithful service to the company. The President desires that these bonuses be incorporated into the next payroll check.

The bonuses are as follows:

Vice President	$90.00
Executive Secretary	70.00
Receptionist/Adm. Asst.	60.00
Cashier	50.00
Posting and Tax Clerk	50.00
Insurance Clerk	50.00

VICE PRESIDENT

Task Sheet, Phase IV

1. Read this entire page before you start to work.

2. A letter or memorandum must be composed for each one of the dictation assignment sheets which are placed in your "in" basket.

3. If your Executive Secretary takes shorthand, you should endeavor to dictate approximately half of your work directly to him/her. You should use the dictaphone for the rest of your dictation work.

4. You are going to fly to a large city on a business trip. Use your judgment as to where, when and how long. Complete a travel itinerary for your trip. This itinerary should list all details including a cash advance if necessary. Use the travel itinerary form and airline schedule book provided.

5. You must complete the payroll while you are Vice President. The payroll must be completed in time to allow the Cashier or Executive Secretary to type a payroll and salary register and the Receptionist to make out a payroll check for each individual on your team.

6. A payroll check must be completed for each member of your team while you are Vice President. It is your responsibility to ensure that this happens.

7. You must complete an evaluation form on each member of your team while you are Vice President. Be objective. You should put the completed evaluation forms face down on the President's desk.

8. You should hold a debriefing session with the President. You can make an appointment with him for some time during the latter part of your third day as Vice President. Be prepared to substantiate and/or give reasons for any activity you have directed.

9. You should receive an Insurance Policy Expiration List for the next two months. You should keep this list and cross the borrower's name off the list when the Insurance Clerk Clerk renews that borrower's insurance. You will know when the insurance is renewed because you must sign the letter of transmittal and the check.

10. Supervise the cleanup procedures by each member of your team each day.

11. You are to compose a letter giving your general impressions (both good and bad) of the MOE program. This letter should be structured very precisely with at least three paragraphs. The first paragraph should provide an introduction to the next paragraph which should contain the

business of the letter. The last paragraph should contain an appropriate closing. Be very conscious of letter format and style. You should type the letter yourself; and, if you do not complete the letter while you are Vice President, you must complete it as a homework assignment. The letter must be completed and handed in on or before Wednesday of the last week MOE is at your school.

VICE PRESIDENT

Task Sheet, Phase IV

The salary scale for MOE, INC., employees is as follows:

Vice President	$850.00	per	month
Executive Secretary	600.00	"	"
Receptionist/Adm. Asst.	525.00	"	"
Cashier	450.00	"	"
Posting and Tax Clerk	410.00	"	"
Insurance Clerk	390.00	"	"

VICE PRESIDENT

Task Sheet, Phase IV

The President of MOE, INC., has declared a bonus for all MOE employees. Each employee is to get a bonus of $85.

VICE PRESIDENT

Task Sheet, Phase IV

The salary scale for MOE, INC., employees is as follows:

Vice President	$800.00	per	month
Executive Secretary	550.00	"	"
Receptionist/ Adm. Asst.	475.00	"	"
Cashier	400.00	"	"
Posting and Tax Clerk	360.00	"	"
Insurance Clerk	310.00	"	"

VICE PRESIDENT

Task Sheet, Phase IV

The President of MOE, INC., has declared a bonus for all MOE employees. Each employee is to get a bonus of $80.

VICE PRESIDENT

A. Dictation

When dictating correspondence of any kind, follow accepted dictation procedures as provided by your teacher. You should use an organization for dictation form. (See illustration 1)

B. Evaluation Procedures

The last day of each rotation, the Vice President is to complete an evaluation form for each of the workers under his supervision. A sample sheet has been completed for Fred Nielsen, Cashier. (See illustration 2) Any additional comments may be added at the bottom. In order to adequately evaluate the personnel under your supervision, you must periodically visit each work station. Your signature must appear on the sheet.

C. Interviewing

You may find it necessary to interview a prospective employee for your office. Have the applicant fill out an employment application form. (See illustration 3) Treat the potential employee with all the respect you can and interview him with a specific position in mind. Outline some questions on paper so that you will have all the information you need from the applicant by the time he leaves.

D. Supervision

You are responsible for seeing that the work of the people under your supervision is constantly being upgraded. You should, at your discretion, call your workers together whenever you feel there are office problems or procedures which need group discussion. You are responsible for the discussion in your group. Your secretary should take notes as to problems discussed and solutions rendered.

E. Clean-Up

You are responsible for the appearance of your office. At the end of each session, your teacher will hold you responsible for the condition of the office. Please don't become a janitor. The objective of a management person is to get work done by delegating responsibility. You must do your share of organizing to accomplish this goal. Establish a work clean-up schedule and see that it is carried out.

F. Travel Procedures

Use your imagination and list information necessary for a secretary to plan a two or three day business travel itinerary for you. The necessary information would include items such as trip destinations, dates of visit, persons to visit, places to be visited, purpose of visit, requirements for car rental, requirements for accommodations, necessary business documents such as contracts and speeches.

G. Payroll and Salary Register Procedures

The Vice President is responsible for the completing of the payroll register. Please refer to your task sheet for salaries of all MOE, INC., personnel.

Procedures for Calculating Payroll Deductions

1. Indicate social security number.

2. Type the employees full name.

3. Obtain the amount of earnings from the task sheet. The procedure shown is based on $450 gross earnings.

4. Consult the monthly payroll period table published by the Internal Revenue Service. (See illustration 4) There is a $62.50 dependency exemption each month.

5. To figure Federal income tax, follow these steps:

(1) Multiply the amount of one withholding exemption (See illustration 4) by the number of exemptions and allowances claimed by the employee. MOE, INC., employees all claim one exemption.
(2) Subtract that amount from the employee's gross earnings.
(3) Determine amount to be withheld from illustration 4.

EXAMPLE: A single employee has a monthly payroll period, for which he is paid $450.00, and has in effect a Form W-4 claiming one exemption. His employer, using the percentage method, computes the income tax to be withheld as follows:

(1) Total wage payment		$450.00
(2) Amount of one exemption	$62.50	
(3) Number of exemptions claimed on Form W-4	1	
(4) Line 2 multiplied by line 3		62.50
(5) Amount subject to withholding (line 1 minus line 4)		$387.50
(6) Tax to be withheld on $387.50 from table--Single Person		

Tax on first $317	44.62
Tax on remainder $70.50 @ 21%	14.81
TOTAL Federal tax withheld	59.43
TOTAL State tax withheld (16% of Federal)	9.51
TOTAL Social Security (F.I.C.A.) (5.2% of gross earnings)	23.40
TOTAL DEDUCTIONS	$92.34
NET PAY ($450.00 - $92.34)	$357.66

6. The year to date columns are not figured at this point; however, list the check number beginning with 0001. All employees are single and have one exemption.

7. Figure the payroll for each of MOE, INC., employees, then total the columns at the bottom of the sheet.

8. The Vice President must check the sheet before checks are made out.

9. Make checks out to each employee.

10. The Vice President must sign each check.

H. Annual Statement

The Annual Statement is completed at the end of each year or upon request for the purpose of informing the borrower of the status of his account. (See illustration 5) In order to complete an Annual Statement correctly, you should do the following:

1. Enter the Borrower's Loan Number in the blank under Mortgage Number.

2. You next find how much the taxes were by looking at the back of the Loan Card. You then enter this amount in the blank under Taxes Paid. The Posting and Tax Clerk has the Loan Card file. Remember the Loan Cards are filed alphabetically, first by county and then by name within that county.

3. The Interest Paid can be determined by going to the Borrower's Ledger and finding the December interest paid. Then find that amount on the Amortization Schedule for that individual and add it to the preceding 11 months' interest amounts. If there is no December posting for interest, merely go to the Amortization

Schedule and count back to the December posting. For instance if you have a January posting, the December amount to the preceding 11 payments and this will give you the Interest Paid for the previous year.

4. The Principal Balance can be determined by looking at the principal balance column on the Borrower's Ledger for the December posting. If you will look at the Annual Statement, you will notice that the Statement is made out for the account as of December 31. If there is no December posting you can determine the amount by following the procedures outlined in the preceding paragraph.

5. To determine the Reserves Balance, you should determine the last month in which posting was done. For instance, if the last posting was May, May is the fifth month. You would then five times both the tax payment per month and the insurance payment per month. By adding these together you determine the reserves balance.

6. Put the date under the word date.

7. Insert the borrower's name and address in the block provided.

I. Early Payoffs by Borrowers

There may be times when a borrower makes a decision to pay his mortgage off early. When this occurs several steps must be taken. It is not just a matter of paying off the amount of the mortgage that has not been paid. An early payoff fee, which is a fee to cover administrative costs involved with servicing the loan, must be charged. This fee is usually 1.5 percent of the unpaid balance. (See illustration 6) To complete the early payoff paperwork, you should do the following:

1. Obtain the balance remaining on the loan from the borrower's ledger.

2. Compute a loan payoff fee by multiplying the amount remaining on the principal of the loan by 1½ percent.

3. Compute the amount the borrower owes MOE, INC., by adding the early payoff fee to the balance remaining on the loan.

4. Compute the balance in the insurance reserve account by multiplying the insurance payment each month by the number of the month which was last posted on the borrower's ledger.

5. Compute the remaining balance in the tax reserve account by multiplying the tax payment each month by the number of the month which was last posted on the borrower's ledger.

6. Tell the borrower you will write him a check for the tax and insurance reserve as soon as you receive his payoff check. Tell him the amount you will be refunding. The tax and insurance reserve cannot be deducted from the payoff amount because of the investor records which must be kept separate.

Illustration (1)

ORGANIZATION FOR DICTATION

MY PURPOSE IS:

Reject request for loan

MY POINTS ARE: (List them as they come to mind)

1. Acknowledge request for Loan
2. Insufficient collateral
3. Poor payment habits on present loan
4. Pleasant ending

CROSS OUT unnecessary points above

SEQUENCE (Number above points in order of importance)

LAST PARAGRAPH: (Write Out)
What action or reaction do I want from the recipient?

If you have any further questions, we will be happy to discuss them with you at your convenience.

B E B R I E F

DICTATE ANY SPECIAL INSTRUCTIONS

DICTATE LETTER

EMPLOYEE APPRAISAL FORM

ILLUSTRATION 2

Judge the employee on the basis of the work now being done. Be sure that each characteristic is considered separately, regardless of where the appraisal falls on any of the other characteristics. Place a check (x) in the box below the group of words which best describes the individual, but only one check for each line. However, it is essential that every line be checked.

Name Red Nielson Position Cashier Team No. 1

1. Knowledge of Job: Consider knowledge essential to person's job.	Has an exceptionally thorough knowledge of work ☐	Has good knowledge of work ☒	Requires Considerable coaching ☐	Has inadequate knowledge of work ☐
2. Quality of Work: Consider the ability to turn out work which meets quality standards.	Highest Quality ☐	Well Done ☐	Passable ☒	Poor ☐
3. Quantity of Work: Consider the volume of work produced under normal conditions.	Large Volume ☐	Good Volume ☒	Slightly Below average Volume ☐	Unsatisfactory Volume ☐
4. Attendance & Punctuality: Consider frequency of absences as well as lateness.	Record is Excellent ☐	Occasionally Absent or Late ☒	Frequently Absent or Late ☐	Undependable: Absent or Late Without Reason ☐
5. Attitude: Consider his attitude toward his work, company and associates, and his willingness to work with and for others.	Unusually Fine Attitude ☐	Good Attitude ☐	Passable ☒	Poor Attitude ☐
6. Judgment: Consider his ability to make decisions and to utilize working time to best advantage.	Justifies extreme confidence ☐	Applies Himself Well; Needs Little Supervision ☒	Needs Frequent Checking ☐	Cannot be relied upon. Needs continuous Supervision ☐
7. Reliabilty: Consider the ability to get the work out under pressure and to follow through to completion.	Can always be relied upon ☐	Generally can be relied upon ☐	Unpredictable under pressure ☐	"Cracks Up" under pressure ☒
8. Flexibility-Adaptability: Consider the speed with which he learns and the amount of instruction required to teach him his duties.	Learned Fast ☐	Learns Reasonably fast ☐	Slow to learn ☒	Unable to learn ☐
9. Personal Characteristics: Consider appearance, personality, integrity, "housekeeping."	Decidedly Favorable ☐	Good ☒	Passable ☐	Generally Unsatisfactory ☐

Appraised by Red Rover Date June 2, 1972

Suggested Letter Grade B-

EMPLOYMENT APPLICATION

Name________________________________Address____________________Phone______________

Birthplace_______________Birthdate________Age___Sex___Height_____Weight________

Homeroom No._______Teacher______________________Counselor______________________

What is your health condition? Good____________Fair____________Poor___________

Do you have any physical defects?______Explain__________________________________

Father or Guardian_________________Address_________________Occupation__________

Mother or Guardian_________________Address_________________Occupation__________

What languages, other than English, do speak___________Read_______Write_________

How many times have you been absent from school this year?______Tardy___________

How do you consider your record as a student? (Circle one) A B C D E

High School Business Subjects That You Will Have Completed After This Year

9th Subject	Teacher	10th Subject	Teacher	11th Subject	Teacher

What is your typing speed?_______________________Shorthand speed?_______________

What other machines can you operate?____

Which type of job would you prefer to have (Check in order of preference 1, 2, 3)

_____Vice President

_____Executive Secretary

_____Receptionist

_____Administrative Assistant

_____Cashier

_____Posting and Tax Clerk

_____Insurance Clerk

Are you working now?_____Where____________Type of work__________Hrs. per week_____

What do you plan to do after you graduate from high school?______________________

References: (Only two may be teachers and none may be relatives)

Name	Address	Occupation	Phone

IF I AM ACCEPTED FOR THIS PROGRAM, I PLEDGE MYSELF TO TAKE ADVANTAGE OF EVERY OPPORTUNITY TO INCREASE MY EFFICIENCY AND SKILL AS AN OFFICE WORKER BOTH IN THE CLASSROOM AND ON THE JOB.

______________________________ Date

______________________________ Student Signature

VICE PRESIDENT

Task Sheet - Phases II, III, IV

Monthly Payroll Tax Schedule

(a) SINGLE Person--Including head of household

If the amount of wages is:		The amount of income tax to be withheld shall be:	
Not over $46.		0	
Over	But not over		of excess over
$ 46	$ 150	14%	$ 46
150	317	$ 14.56 plus 18%	150
317	875	$ 44.62 plus 21%	317
875	1000	$161.80 plus 23%	875
1000	1167	$190.55 plus 27%	1000
1167	1442	$235.64 plus 31%	1167
1442	....	$320.89 plus 35%	1442

Amount of exemption--Monthly payroll--$62.50 for each exemption
Social Security (F.I.C.A.) is 5.2% of gross earnings
State income tax is 16% of the Federal tax

Illustration (5)

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

ANNUAL STATEMENT

Shown below is the balance of your Mortgage account as of December 31
Also shown is the amount of interest and taxes paid on your Mortgage.

Mortgage Number	Taxes Paid	Interest Paid	Principal Balance	Reserves Balance
03-041	$150.00	$121.86	$1,619.60	$133.90

DATE

(Current Date)

Clifton A. Abbott
1063 Lincoln
Moab, Utah 86789

PLEASE RETAIN IN YOUR PERMANENT RECORDS FOR FUTURE REFERENCE

Illustration (6)

EARLY PAYOFF

Loan Balance	$__________
ADD early payoff fee 1.5% of Loan balance	__________
TOTAL due for early payoff	$__________

RESERVES REFUND

Total Tax Reserve	$__________
TOTAL Insurance Reserve	__________
Total Reserves	$__________

The Total reserves will be refunded upon receipt of total due for early payoff.

MOE, INC.

TASK SHEETS
AND
PROCEDURES MANUAL

EXECUTIVE SECRETARY

EXECUTIVE SECRETARY

Task Sheet, Phase II

1. Read the narrative.

2. All of your instructions will come from the Vice President. In the event you complete your work, check with the Vice President.

3. Near the end of the period, gather your materials together in preparation for your debriefing session with the teacher. The teacher will inform you of the debriefing time.

NARRATIVE - EXECUTIVE SECRETARY

The role of the Executive Secretary is to work with, and under the direction of the Vice President. In performing your duties you will develop your ability to be tactful and discrete; you will make some decisions while working in a supervisory capacity.

You will undoubtedly be faced with situations that will require you to organize the work you receive from the Vice President. You should list all of your tasks in order of importance and then begin working on them in that order.

The material that leaves your office reflects the personality of that office. As a secretary for the Vice President, your work reflects upon MOE, INC. Therefore, all work that you do should be of the highest quality.

Part of your duties may be to compose short letters or to obtain information for letters. An important task which will require your best skill is taking and transcribing dictation. You may be called upon to take dictation in a conference or over the telephone. The Executive Secretary is expected to perform at a much higher level than most other clerical personnel in an office.

You may be required to distribute the work load among other clerical personnel. Quite often, work will pile up and the need for redistributing the work load will become apparent. Work priorities will dictate which tasks should be accomplished first. Since you are constantly surveying the work situation, you should make certain excess work is redistributed. The rapport you build with other office personnel will determine how receptive they are to your redistribution of the work load.

You should be available at all times to handle telephone calls for the Vice President. You should interrupt your work immediately to handle any request made by the Vice President.

You probably have a proportional space typewriter as do most Executive Secretaries. It differs in many ways from a conventional typewriter. You probably have an instructional manual on the proportional space typewriter in your desk, and you should take a few minutes and read it thoroughly.

You probably also have a transcription machine available for your use. Although these machines come in many shapes and sizes, you should become familiar with the machines provided in your office.

Read your Procedures Manual which follows and become acquainted with its contents.

EXECUTIVE SECRETARY

Task Sheet, Phase III

1. Transcribe the letters on the dictation belt provided by your teacher. You should interrupt your transcription to handle any business

that pertains to your position.

2. Take and/or transcribe dictation from the Vice President as requested.

3. Answer the telephone for the Vice President whenever necessary.

EXECUTI[illegible] SECRETARY

Task Sheet, Phase IV

1. Read this entire page before you start to work.

2. You are to transcribe the four letters on the dictation belt provided by your teacher. One letter has an Attention Line, another has a Subject Line, another has both an Attention Line and a Subject Line, and one is a two-page letter.

3. You are to transcribe this belt only when you have nothing else to do. Any work given you by the Vice President takes precedence over transcribing the belt.

4. You should be sure to check the style manual for the proper heading on the second page of the two-page letter.

EXECUTIVE SECRETARY

A. Machine Transcription

If you are assigned the work of transcribing dictated material from a machine, you will have many of the same problems that are encountered by the stenographer who transcribes from shorthand notes. The chief difference is you must depend upon your hearing. You have the advantage of being able to check the accuracy of your typing and the arrangement of your letters as you transcribe while the stenographer must devote much of his attention to the reading of the shorthand notes as he transcribes.

The objective in using a transcription machine is to type continuously while stopping and starting the transcription machine is necessary.

Procedures:

1. Listen to the correction and special instructions before transcribing any of the letters, memorandums, or other material.

2. Use the indicator slip as a guide for the proper placement of each letter on a page.

3. Be sure that you understand the meaning of the dictation before typing so that you avoid errors in grammar, punctuation, spelling, etc. Be careful not to confuse homonyms, such as bare for bear or there for their.

4. Develop the ability to remember the dictation so that that you can avoid the overuse of the repeat pedal.

5. Avoid errors in syllabication.

6. Proofread as you type material; reread before you remove the paper from the typewriter.

B. Taking Dicatation

Whether your boss dictates only once each day or periodically throughout the day, it is your responsibility to be prepared to handle any request to take dictation. Whenever leaving your desk, remember to cover any confidential material that might be on your desk or in your typewriter.

You should take your dictation materials and enter his office as quietly as possible. Use pauses in dictation to check your dictation material. If you do not get the dictation, do not be afraid to interrupt for clarification. When the dictation is completed, you should look through your notes to clarify any questions such as spelling, dates, numbers, etc.

C. Travel Itinerary

You should use a travel itinerary form to do any trip planning for your Vice President. Using flight schedules, etc., you should plan all points of arrival and departure for the complete trip. Be sure to include specific times, rental car requirements, hotel/motel accommodations and any other arrangements which will facilitate the travel schedule.

Procedures:

1. Using the Travel Itinerary (Illustration 1) as a guide, ask your boss about the following points:

   Trip destination(s)
   Date(s) of visit
   Desired times of arrival and departure
   Transportation requirements
   Special accommodations
   Business documents required

2. Using a flight schedule as a reference, determine which flights most closely meet the boss' requirements for arrival and departure.

3. Call the airlines or travel agency (Administrative Assistant) and make reservations. Make any other arrangements for hotel/motel or car reservations, etc., required (letter, phone, or telegram).

4. Present the tentative itinerary to the boss for approval. Make any necessary revisions.

5. Type final itinerary.

6. When all confirmations are received, inform your boss. Check back on any nonconfirmed reservations.

D. Balancing of Workload

Workload in various positions of the office may become too heavy while in other areas of the office the load may be extremely light. An efficient Executive Secretary is usually aware of these conditions and redistributes the workload accordingly.

Procedures:

1. Distribute the excess work to a position at which it can be handled.

2. If no position can handle the excess work, inform the boss.

E. Debriefing: Log Maintenance

Whenever a debriefing session is called by the instructor, it is the responsibility of the Executive Secretary to keep minutes for these sessions.

Procedures:

1. Note all problems raised by the group.

2. Note all solutions offered and/or adopted by the group.

3. Type up the notes and give to the Vice President.

Illustration (1)

ITINERARY

for

U. R. Sorry
Vice President, MOE, INC.
Schools, Utah

ADVANCE:______________
CASH:______________
CHECKS:______________
RENTED CAR:______________

DATES: NOVEMBER 20 to
NOVEMBER 23, 19--

DATE	DEPARTURE POINT AND TIME	ARRIVAL POINT AND TIME	TRANSPORTATION	HOTEL ACCOMMODATIONS
MONDAY NOVEMBER 20	Schools, Utah Company car 4:00 p.m. MST	Cedar City 5:00 p.m. MST	Company car	
	Cedar City Airport 5:30 p.m. MST	Salt Lake City 6:30 p.m. MST	Airwest Flight 503	
	Salt Lake City Airport 7:40 p.m. MST	Seattle (Change watch) 9:09 p.m. PST	United Airlines Flight 231	Thunderbird Motel
THURSDAY NOVEMBER 23	Seattle Airport 12:05 p.m. PST	Salt Lake City (Change watch) 2:38 p.m. MST	United Airlines Flight 494	
	Salt Lake City Airport 4:20 p.m. MST	Cedar City 5:20 p.m. MST	Airwest Flight 479	

APPOINTMENT SCHEDULE

CITY	DATE AND TIME	PLACE	SUBJECT
Seattle	Tuesday and Wednesday November 21 and 22 8:00 a.m. to 5:00 p.m.	Silver Palace	Vice President Workshop
Cedar City	Thursday, November 23 8:00 p.m.	Cedar High School	SPEECH: "Future Business Leadership

MOE, INC.

TASK SHEETS
AND
PROCEDURES MANUAL

ADMINISTRATIVE ASSISTANT

ADMINISTRATIVE ASSISTANT

Task Sheet, Phase II

1. Read the narrative

2. Your activity at this position during Phase II is quite limited. You should read the short procedures manual statement and then familiarize yourself with the Activity Log and Position Work Sheet. These forms will be used during the next two phases of the simulation.

3. As soon as you can, you should begin working on the assignments detailed by the Receptionist Task Sheet. This will give you more time to complete those tasks.

NARRATIVE - ADMINISTRATIVE ASSISTANT - PHASE II

The Administrative Assistant position is perhaps the most challenging of all the positions in the office simulation. Most of what happens in the office is initiated by this position. You represent the outside world. You will gain a great deal of insight in the office operation within the company, with other companies, and the public the company serves. The success of this program depends upon your ability to follow instructions. You will need to develop telephone techniques and be able to work with your fellow workers.

The rate of flow of office activities will be regulated for the most part from your position. In most cases, you will be prompted by the President, but don't be afraid to use your own initiative. Through these observations you may see a need to initiate more or less activity. Check with the President before you make any permanent changes. You will be surprised how much this will help in making a successful program.

Your activities are governed by a task sheet which will indicate to you at prescribed times when you should perform any function of the simulation. You are to make sure you have the proper material to match your task sheet for each day.

You will have the opportunity to participate in a number of different situations. If you are asked to be a real estate agent, prepare some notes regarding things you might say as probable responses. If you are any kind of a ham actor, your duties will be even more interesting. The task sheet may ask you to be an irate customer, an inquiring customer, or you may be asked to think up a call to an individual position on your own. Have a good time, but be as realistic as you can and don't fall out of character. If you need some suggestions, don't be afraid to call on the President. Your own imagination and initiative is of utmost importance in this position.

When you answer the telephone, use proper business telephone techniques. Answer by saying, "Administrative Assistant, Miss Jones speaking." If the President's phone rings and he is out, answer the President's phone by saying, "President ______'s office. Miss Jones speaking. May I help you?" Take a message if necessary.

You have a recorder capable of recording all of the phone conversations. This is very important in the debriefing sessions which will be conducted.

We think that you will find this position exciting. You will be able to observe the effect of each situation on all positions through these activities. You will learn a lot about the functions of the office.

Be careful that you do not sacrifice the office atmosphere in order to return a favor, get even, or just have fun. The relationship between you and the office workers is very important. You cannot be considered simply an Administrative Assistant. At one moment you may be a person on the telephone and the next moment you are a person delivering a telegram. Playing favorites is completely out of the question. There should be no communication with the other workers except in response to official business. We hope that you will enjoy being an Administrative Assistant and that you will learn a great deal about how an office functions. Your President will be glad to help you with any problems you have. Be careful in asking for too much assistance as you must learn by solving problems for yourself. Remember that you are an assistant in every sense of the word. Be ready to help at any time. There may be times when you find yourself with little to do, so, take that time to develop ideas of how to have a better simulation.

ADMINISTRATIVE ASSISTANT

Task Sheet, Phase III

1. Read this entire page before you start to work.

2. Take an Activity Log for Administrative Assistant from your desk and make notes about what you will say before you make each telephone call. You should be sure you have all the information on hand that is necessary to successfully complete the call. You should record each telephone call.

3. When you have completed a telephone call, you should finish filling out the Activity Log Sheet and file it at the front of the Activity Log File in your desk.

4. The Telephone Call Sheet you received which told you what to request or what information to ask for when making the telephone call

should be placed in your "out" basket.

5. If you are the first Administrative Assistant of this rotation, the Cashier will come to pick up the petty cash from you. The petty cash is in your desk drawer. You will act as the bank and will cash a check for the Cashier. The check will be for $400 and you should give the Cashier a number of different denominations when cashing the check. The cashed check goes in your "out" basket.

6. Twice each day you are to go to each Cashier and indicate you need some petty cash to purchase some office supplies. You decide what these supplies will be and how much they will cost. Do not go to both Cashiers at the same time, but space your visits. (This means two visits to each Cashier for a total of four visits.)

7. Once each day you are to take one of the checks in the Administrative Assistant folder in your desk to a Cashier and make a mortgage payment. You will be the customer whose name is on the check, and be sure to go to each Cashier but at different times. Each check will be for an amount greater than your mortgage payment. You are to get the check cashed by the Cashier who will use the petty cash fund.

8. Once each day you are to be a MOE, INC., customer who is visiting MOE "just to find out how my loan is administered." Supply all kinds of details to the Receptionist. Brief yourself for your visit by picking out the name of a borrower from the Master Customer List and learning all you can about him. Remember you can be the wife of a customer when you visit. Insist on being introduced to the Vice Presidents and to anyone else to whom you want to be introduced.

9. If you are the first Administrative Assistant of this rotation, you should hand out a "Position Work Sheet for MOE Employees" at the beginning of Day 1.

10. Post all MOE checks and deposits to the bank statement.

11. You will be in this position for one day. You will be the Receptionist during the second day of this rotation.

ADMINISTRATIVE ASSISTANT

Task Sheet, Phase IV

1. Read this entire page before you start to work.

2. Take an Activity Log for Administrative Assistant from your desk and make notes about what you will say before you make each telephone call. You should be sure you have all the information at hand that is necessary to successfully complete the call. You should record each telephone call.

3. When you have completed a telephone call, you should finish filling out the Activity Log Sheet and file it at the front of the Activity Log File in your desk.

4. The sheet from which you received the telephone call information should be placed in your "out" basket.

5. If you are the first Administrative Assistant of this rotation, the Cashier will come to pick up the petty cash from you. The petty cash is in your desk drawer. You will act as the bank and will cash a check for the Cashier. The check will be for $400, and you should give the Cashier a number of different denominations when cashing the check. The cashed check goes in your "out" basket.

6. Twice each day you are to go to each Cashier and indicate you need some petty cash to purchase some office supplies. You decide what these supplies will be and how much they will cost. Do not go to both Cashiers at the same time, but space your visits. (This means two visits to each Cashier for a total of four visits.)

7. Once each day you are to take one of the checks in the Administrative Assistant folder in your desk to a Cashier and make a mortgage payment. You will be the customer whose name is on the check, and be sure to go to each Cashier but at different times. Each check will be for an amount greater than your mortgage payment. You are to get the check cashed by the Cashier who will use the petty cash fund.

8. Once each day you are to be a MOE, INC., customer who is visiting MOE "just to find how my loan is administered." Supply all kinds of details to the Receptionist. Brief yourself for your visit by picking out the name of a borrower from the Master Customer List and learning all you can about him. Remember you can be the wife of a customer when you visit. Insist on being introduced to the Vice Presidents and to anyone else to whom you wish to be introduced.

9. If you are the first Administrative Assistant of this rotation, you should hand out a "Position Work Sheet for MOE Employees" at the beginning of Day 1.

10. Post all MOE checks and deposit to the bank statement.

11. You will be in this position for one and one-half days. You will be the Receptionist during the other half of this rotation.

ADMINISTRATIVE ASSISTANT

As Administrative Assistant you take the place of the outside world (tax assessor, bank, customer, insurance company, etc.) in the simulation program; therefore, role playing will be of major importance to the success of your job. You are responsible for the flow of work to each position as directed by the teacher. You must work very closely and cooperatively with the teacher.

Bank Statements (See illustration 1)

1. Periodically you will receive checks and deposit slips from MOE, INC. Initial the deposit slips by the total and return duplicate to the Cashier.

2. Be certain they are properly endorsed before posting them to the bank statement.

3. Post checks and deposits maintaining a running balance. (See illustration 1)

4. Be sure the Receptionist receives the bank statement in time to reconcile it before changing positions.

Illustration 2 and 3 are examples of the Activity Log for Administrative Assistant and the position work sheet respectively.

Illustration (1)

BANK STATEMENT

FIRST SINCERITY BANK
Logan, Utah

Account No.____________________
Address____________________
City and State____________________

DATE ACCOUNT NUMBER PAGE

Please examine at once. If no error is reported within two days, this statement together with all vouchers will be considered correct. All items are credited subject to final payment.

Old Balance	Checks	Deposits	New Balance

Illistration (2)

ACTIVITY LOG FOR ADMINISTRATIVE ASSISTANT

Person and Position contacted ______________________________
You are calling/visiting in the name of ______________________
Subject of call/visit ____________________________________

Outline the comments you will make

I

II

III

IV

V

VI

Activity Appraisal	Not Applicable						
Proper Greeting	________	A	B	C	D	E	F
Kept Waiting Properly	________	A	B	C	D	E	F
Spoke Clearly	________	A	B	C	D	E	F
Answered Questions Properly	________	A	B	C	D	E	F
Maintained Composure	________	A	B	C	D	E	F
Proper Closing of Call/Visit	________	A	B	C	D	E	F
Good Debriefing Example	________	A	B	C	D	E	F

Telephone Call
______Was recorded ____________beginning position of Indicator
____________ending position of Indicator
______Wax not recorded

Suggested letter grade for person contacted _____________

____
Signature

Illustration (3)

POSITION WORK SHEET FOR MOE EMPLOYEES

Name________________________________ Date________________________________

While I was (circle one) Vice President, Administrative Assistant, Receptionist, Executive Secretary, Cashier, Posting and Tax Clerk, or Insurance Clerk, I completed the following work; and appropriate copies have been placed in my out basket for filing.

____Acted as a customer (made payment or kept appt. with V.P.)

____Activity logs completed

____Annual statements computed

____Annual statements typed

____Appointments handled (V.P.)

____Appointments made

____Bank statement completed

____Bank statement reconciliation

____Changed filing system (Recep.)

____Changed typewriter ribbon

____Checks typed

____Coupons completed

____Coupons posted

____Daily summary and recap completed

____Deposit slips completed

____Early payoff computed

____Early payoff typed

____Employee appraisal form completed (V.P.)

____Envelopes typed

____Insurance policy correction forms completed

____Investor ledger typed

____Letters dictated

____Letters filed

____Letters proofread and signed (V.P.)

____Letters taken in shorthand

____Letters typed

____Letters typed from transcription

____Memorandums dictated

____Memorandums typed

____Payment coupons completed

____Payment coupons posted

____Payment facts sheet typed

____Payroll and salary register computed

____Payroll and salary register typed

____Petty cash book completed

____Put tape in adding machine or printing calculator

____Receipts completed

____Telephone calls handled

____Tickler cards typed

____Travel itinerary completed

____Travel itinerary requested

Other work done during the day:

Comments:

____
Signature

MOE, INC.

TASK SHEETS

AND

PROCEDURES MANUAL

RECEPTIONIST

RECEPTIONIST

Task Sheet, Phase II

You will be at this position for only one-half of the class period. During the other half of this period you will assume the position of the Administrative Assistant. You will have to hurry to complete your assignments.

FIRST RECEPTIONIST

1. Read the narrative. Keep your folder in front of you as the narrative will explain each paper and form in the folder.

2. You are to greet all visitors who come to the office. Remember that you reflect the image of the company, and each caller is to be handled with courtesy and efficiency. Assist with visitors in any way you can.

3. You are to design a notice regarding the institution of coffee breaks. These breaks are to be taken by all office personnel and are to be held to 5 minutes in length. Care should be taken that no food or drink is brought around the equipment. This notice should be suitable for posting on the MOE, INC., bulletin board.

4. You are to design a flyer (a handout or announcement) promoting the annual outing held by MOE, INC. This flyer should be of an original nature and have some art work. Make a spirit master and duplicate enough copies for your office.

5. You will be asked to type a check for insufficient funds by each cashier. The check no. is 236 and the balance brought forward on the check stub before making out the check is $2,246.69. The check should be made out to First Sincerity Bank of Utah.

6. Gather your materials together in preparation for your debriefing session with the teacher. You will be informed as to when to begin this process.

SECOND RECEPTIONIST

1. Read the narrative. Keep your folder in front of you as the narrative will explain each paper and form in the folder.

2. You should then complete the tasks listed above.

NARRATIVE - RECEPTIONIST

As Receptionist, you are the voice and ears of your company. All of what you say and how you say it as you answer the telephone or greet a visitor presents an image, an image of both you and the company for which you work.

Let us first consider your duties at the telephone. Your voice should be the voice of a smile. Each caller should be assured that you are interested in what he is saying and that he will receive a satisfactory answer for every question. You must become familiar with the methods of screening calls to determine which of the workers in the office can best answer the question asked. Many times a person will ask for the Vice President when in reality the Cashier or Insurance Clerk could answer the question more easily. You can save the caller time if you direct his question to the proper people.

A great deal of skill is required in handling the telephone. The proper use of the hold key and the memorization of all employee telephone numbers will help facilitate the use of this instrument. When messages are left for someone in the office, they should be written completely and accurately. Phone numbers to call should be repeated in order to ensure their accuracy.

Another important function of the Receptionist is that of greeting callers who come to visit MOE, INC. The same kind of courtesy must be extended to these people as to those on the telephone. No one should be kept waiting unnecessarily. Individual callers who are on business should be referred directly to the person who can most efficiently help them.

Tours through MOE, INC., should be handled in a very efficient and informative way. If you do not have the answer to a question, you should remember the question and have someone else answer it later in the tour.

Handling the mail will be another of your duties. You will open, scan, and sort all mail, except that marked "personal." You must learn how to select the proper mailing service for all the different types of outgoing mail.

RECEPTIONIST

Task Sheet, Phase III

1. There has been an office policy change in filing procedures. If the files are not in a geographic system, change them to an alphabetic system; if they are in an alphabetic system, change them to a numeric system; if they are in a numeric system, change them to a geographic system.

2. Pick up all material in all of the "out" baskets in the office. Put this material into the appropriate "in" basket.

3. File all collected material in appropriate files.

4. Greet all callers as they arrive. If you are unable to complete all of your assignments because of visitors, you should report the reasons to the Vice President. The callers are to be greeted with the kindest attention.

5. You will be responsible for typing all MOE checks. Upon receipt of a written request, complete the check stub and the check. When completed, give the check to the person originating the request.

6. You should obtain the amount of each bank deposit from the Cashier and enter it in your checkbook.

7. Immediately upon receipt, reconcile the bank statement you received from the Administrative Assistant.

RECEPTIONIST

Task Sheet, Phase IV

1. Read this entire page before you start to work.

2. There has been a policy change in office filing procedures. If the files are in a geographic system, change them to a numeric system; if they are in a numeric system, change them to an alphabetic system; if they are in an alphabetic system, change them to a geographic system.

3. Every few minutes throughout the office day, you should pick up the material in each position's "out" basket. You are to put all the material you have collected into the appropriate "in" basket.

4. Check the President's "file" basket frequently for material to file and file it.

5. You are to address envelopes for any five letters which have been signed. Put all five addressed envelopes into the President's "in" basket.

6. Greet all callers as they arrive. If you are unable to complete all your assignments because of callers, you should report the situation to the Vice President. The callers are to be treated in the kindest way possible.

7. You will be responsible for typing all MOE checks. Upon receipt of a written request, complete the check stub and the check. Give the check to the person who requested it.

8. You should obtain the amount of each bank deposit from the Cashier and record this amount in the deposit line of the checkbook stub.

9. Immediately upon receipt, reconcile the bank statement you received from the Administrative Assistant.

10. You will be in this position for only a day and one-half. All of your work must be completed at the end of this time.

PROCEDURES MANUAL

RECEPTIONIST

It is important that the Receptionist make a good impression on callers. The Receptionist must be neatly groomed, have a pleasant smile, be friendly, courteous, and sincere in the desire to help a caller.

Responsibilities include greeting visitors, handling requests and complaints graciously, operating the telephone communications system, and directing callers and visitors to the appropriate persons. The Receptionist also has clerical duties.

A. General Procedures

As the Receptionist, you will be the "voice of the company" for all incoming calls and an efficient and resourceful person for the entire office staff. Your personality will be a vital part of the character of the firm because you are in constant contact with callers and your fellow employees. Your day-to-day spirit of helpfulness can contribute to the morale of the staff and the success of the business.

A voice can convey a spirit of interest, alertness, and helpfulness or it can reflect an attitude of indifference, impatience, or inattention. It is so often true that it is not what is said, but the way it is said that really counts in a telephone conversation.

1. Screening calls. One of your most important duties as a Receptionist will be to screen incoming calls. If the person desired is not in his office, or, as may be the case with company officers, is not to be disturbed while in conference, etc., explain why the person desired cannot talk; and if possible, suggest an alternative, such as "Mr. White, Mr. Johnson is attending a committee meeting. Is there anything I can do to help you?" "Mr. White, Mr. Johnson is holding a conference. Would you care to talk to his assistant, Mr. Jordan?"

2. Getting information. Some telephone callers do not care to give their names; others prefer not to say why they are calling. As a Receptionist, you will frequently have to find out who is calling; and, if the name does not help you, why he is calling. Try to get the information as tactfully as possible by using an appropriate response, such as:

> Mr. Johnson has a visitor at the moment. If you will give me your name and telephone number, I will ask him to call you just as soon as he is free.
>
> Mr. Johnson is not at his desk just now. May I give him a message for you?

3. Taking Messages Accurately. A pad of forms and a pencil for recording the details of incoming telephone calls should always be kept on your desk next to the telephone to take messages when an employee is out. (See illustration 1) When the employee returns, he can use the message to return the call, a practice which promotes better customer relations. It is imperative, therefore, that you record all of the details of every message accurately.

4. Receiving Office Callers. Although people have characteristics in common, you will find in your work as a Receptionist that each person is different from every other person and that you will be meeting many types of people. There will be quiet ones, shy or aggressive ones, uncertain or certain ones who approach your desk for information, advice, entrance to your employer's office, or for any one of a number of reasons. You will need to put each person at ease.

Procedures:

1. Receiving Callers. A Receptionist should be immediately aware that someone has come to his desk for some purpose. If you confidentially report to the teacher that you have read the page, you will receive a candy bar. You must greet each caller promptly, courteously, and by name if possible. A typical conversation between a Receptionist and a caller might be:

RECEPTIONIST: Good morning, Mr. Norman. How are you today?

CALLER: Fine, thank you, Miss Jones, and how are you? I was in the building for a conference and thought I would stop by to see Mr. Nelson, your Vice President, for a few minutes about the contract we talked about on the telephone yesterday. Is he free?

RECEPTIONIST: Mr. Nelson is talking with a client on a long-distance call, but I am sure that he will be happy to talk with you as soon as he is finished. Would you care to hang up your coat and hat (motioning to the coat tree)?

CALLER: Thank you, but I will leave them right here since this will be a brief conference.

RECEPTIONIST: Please have a seat and I shall let Mr. Nelson know you are here as soon as he is free.

When Mr. Nelson is able to receive this caller, the Receptionist should call Mr. Nelson, or in some way indicate that Mr. Norman is waiting. When Mr. Nelson is ready, she should escort Mr. Norman to his office.

If, on the other hand, the visitor wishes to see one of the clerks, he should be escorted to the appropriate clerk with no delay providing that the clerk is not with another customer. If you are on the telephone or busy at the time a caller arrives, you should welcome the visitor briefly and indicate that you will be with him as soon as you can finish what you are presently doing.

Be Interested. Every caller deserves the interest and attention of the Receptionist. While the caller may be asking for information that you have provided many times to previous callers, you must never convey a feeling of annoyance or boredom. Every caller should receive a courteous and complete answer every time the request is made.

Be Business-Like in Your Work. A Receptionist who appears to be at work creates a favorable impression on the caller who is approaching his desk. A Receptionist who seems to be doing nothing or is reading a novel or eating or drinking will hardly convey to the caller that here is an organization of people with tasks that must be performed.

5. Office Tours. Several times during the operation of MOE, INC., you will be expected to guide visitors or guests through the facility. Whenever possible, you will receive advance notice of the requirement to perform this task. The task will mainly consist of politely receiving these visitors (see previous section on "Receiving Callers") and taking them from station to station, explaining as you proceed exactly what each of the office personnel is doing and tying this in with the overall function of the company. Additionally, as you explain simulated office education operations, various equipment for expediting this work could be pointed out and their uses explained.

Procedures:

1. Tour Guide Preparation. Upon receipt of the message to prepare for a tour, you should call each person in the facility and question them as to what they will be doing at the time the tour will take place. Notes should be kept of these proceedings so that you can briefly look them over and be familiar with what you will want to say at the time of the tour.

2. Touring. After cordially receiving the group you will show through MOE, INC., take them to a vantage point where most of the facility can be seen. From this vantage point provide an overview of the office.

   Follow the overview of operations, take the group to each position in the facility. Introduce your guests to the person at each position, then proceed to explain the task that the person is presently performing, how it relates to the remainder of his task, and how it relates to the work of other persons already visited.

   End the tour on a pleasant note, first asking your guests if there are any questions. Then indicate that they are welcome back at any time.

B. Check Writing Procedures

1. The Receptionist makes out all checks needed by any office worker. (See illustration 2 and 3)

2. You should be given a memorandum listing all details needed to complete the check.

3. You are to keep the check stubs current.

4. You should obtain the amount of the deposit each day from the Cashier and enter this figure on the check stubs.

C. Bank Reconciliation Procedures

1. Obtain a bank reconciliation form. (See illustration 4)

2. Fill in appropriate blanks.

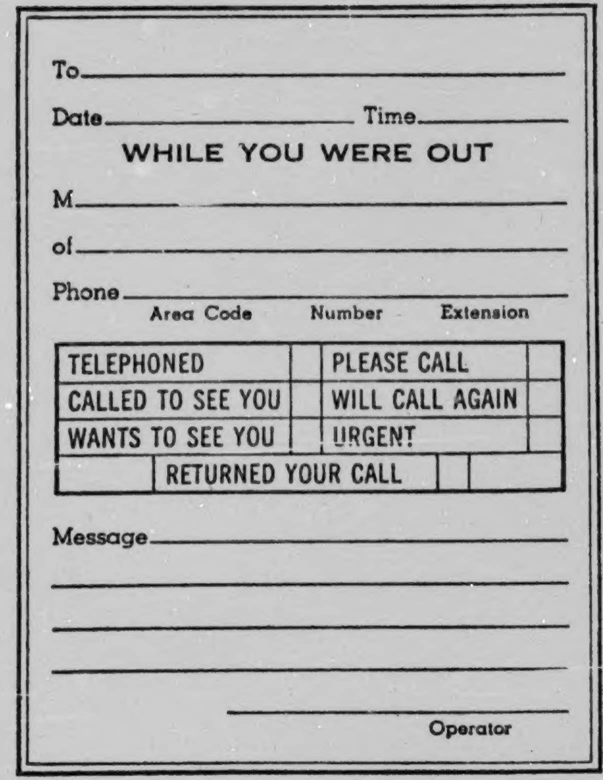
3. The adjusted bank balance must be the same as the adjusted check stub balance.

D. Filing Procedures

The Receptionist is responsible for all filing.

Illustration (1)

TELEPHONE MESSAGE



To ____________________

Date ______________ Time __________

WHILE YOU WERE OUT

M ____________________

of ____________________

Phone ____________________

Area Code Number Extension

TELEPHONED	☐	PLEASE CALL	☐
CALLED TO SEE YOU	☐	WILL CALL AGAIN	☐
WANTS TO SEE YOU	☐	URGENT	☐
	RETURNED YOUR CALL	☐	

Message ____________________

____

____

____

____

Operator

No. ________ $ ________
Date ________ 19____
To ________
For ________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

ILLUSTRATION 2

97-21
1243

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Wheels, Utah ________ 19____ No. ________

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

No. ________ $ ________
Date ________ 19____
To ________
For ________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

97-21
1243

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Wheels, Utah ________ 19____ No. ________

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

No. ________ $ ________
Date ________ 19____
To ________
For ________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

97-21
1243

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Wheels, Utah ________ 19____ No. ________

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

No. ________ $ ________
Date ________ 19____
To ________
For ________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

97-21
1243

-MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Wheels, Utah ________ 19____ No. ________

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

59

____

⑆1243⑉0021⑆ 34 08024 12⑈

ILLUSTRATION 3

No. ________ $ ____________
Date ________________ 19____
To ________________________
For ________________________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL CHECK

97-21
1243

Wheels, Utah ______________ 19____ No. ____________

PAY TO THE ORDER OF ________________________________ $ __________

____ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

EARNINGS STATEMENT
Detach and retain for your record

Soc. Sec. No.

Check No. __________
Net Pay __________
Earnings __________
Fed. Tax __________
State Tax __________
Soc. Sec. __________

No. ________ $ ____________
Date ________________ 19____
To ________________________
For ________________________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL CHECK

97-21
1243

Wheels, Utah ______________ 19____ No. ____________

PAY TO THE ORDER OF ________________________________ $ __________

____ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

EARNINGS STATEMENT
Detach and retain for your record

Soc. Sec. No.

Check No. __________
Net Pay __________
Earnings __________
Fed. Tax __________
State Tax __________
Soc. Sec. __________

No. ________ $ ____________
Date ________________ 19____
To ________________________
For ________________________

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAYROLL CHECK

97-21
1243

Wheels, Utah ______________ 19____ No. ____________

PAY TO THE ORDER OF ________________________________ $ __________

____ DOLLARS

FIRST SINCERITY BANK
Wheels, Utah

____

⑆1243⑉0021⑆ 34 08024 12⑈

EARNINGS STATEMENT
Detach and retain for your record

Soc. Sec. No.

Check No. __________
Net Pay __________
Earnings __________
Fed. Tax __________
State Tax __________
Soc. Sec. __________

Illustration 4

BANK RECONCILIATION

1. Balance on check stub $____________

2. Subtract bank service charge $____________

3. Adjusted checkstub balance $____________

(Should be the same as adjusted bank balance)

TO BALANCE YOUR ACCOUNT

1. Write here the balance shown on this statement $________

2. Add Deposits you have made since the date of this statement $__________

SUBTOTAL......... $__________

3. Subtract Checks outstanding (List checks issued but not yet charged on the bank statement

NUMBER	AMOUNT

TOTAL CHECKS OUTSTANDING $__________

Adjusted Bank Balance $__________

(Should be the same as adjusted check - stub balance)

MOE, INC.

TASK SHEETS
AND
PROCEDURES MANUAL

CASHIER

CASHIER

Task Sheet, Phase II

1. Read the narrative for Phase II carefully. Do not write or make any marks on the materials at this point.

2. Complete a deposit slip in duplicate for the money received in connection with the coupons you have in your folder. Make the deposit slip out for MOE, INC., using the name and address, the current date, and the account number. The account number is 530. List all checks on this deposit slip. Indicate the total at the bottom. Double check this total to make certain it is correct.

3. The day's coupons must be posted to the Investors' Ledgers. The information for filling out the top portion of the ledger can be obtained from the coupons. See the Procedures Manual for details. If you use a posting machine, check with your teacher for instructions on how to operate the machine.

4. Complete the daily summary and recap sheet when you are through posting. This sheet indicates the total which has been paid to each investor. Information for filling out this form is taken from the Investors' Ledgers that you post to each day. For details check your Procedures Manual.

5. You are in charge of the Petty Cash for the office. There is a total of $400 in your folder for the Petty Cash Fund. Before you turn in the petty cash at the end of the day, you should fill out the Petty Cash Reconciliation, sign it, and take the report to your Vice President for verification and signature. Then place the reconciliation back in your folder.

6. The Petty Cash Book gives a running account of petty cash transactions. You may be interrupted throughout the working day to make change, pay small bills, or receive small sums of cash. All petty cash transactions should be indicated in the Petty Cash Book.

7. Complete the insufficient funds procedures for the returned check from Lester G. Aaron. Have the Receptionist make out a check for the full amount of the bad check.

8. An insufficient funds letter must be written to Mr. Aaron informing him of his bad check.

9. A welcome letter should be written to each customer upon receipt of his first payment. Check your coupons to see if there is a first payment; if so, write a letter. Use the name of your Vice President in the closing lines. The Payment Facts Sheet should accompany the welcome letter.

10. The Payment Facts Sheet contains information that will be helpful to the customer. Information for this sheet is obtained from the Master Customer List, an Amortization Schedule, and a coupon.

11. Gather your materials together in preparation for your debriefing session with the President.

NARRATIVE - CASHIER

Welcome to the Cashier's position. Thumb through your folder as you read this narrative. The first documents are small, each one attached to a check. These are coupons and are very vital to the function of a mortgage loan company. Whenever a loan is issued, the monthly payment is usually made by check through the mail. Each customer is provided with a set of coupons which have been precoded so all that a customer needs to do is attach his check to the coupon, place them both in an envelope and mail them to the mortgage loan office. MOE, INC., is a mortgage loan business, and you as a Cashier will receive these coupons and checks from customers through the mail. They must be processed daily.

The next document is a deposit slip. You are to total the checks which are attached to the coupons you receive each day. Each check is to be posted individually to the deposit slip. The deposit slip is to be filled out as indicated in your Procedure Manual.

An investor's ledger sheet is next. You are to record all transactions for each investor to one of these sheets. Each investor has a separate ledger for this purpose.

The amount the investor will receive is different from the amount of the payment listed on the coupon. The investor receives only the principal, interest, and late charges which are due him. Additional money in the payment, like insurance and tax amounts, are kept in a reserve account by the mortgage loan company. You must get the amount owed to each investor from the appropriate amortization schedule.

A mortgage loan company provides money for people like you and me to use in purchasing a home or piece of property. The mortgage loan company receives its money from people or large corporations with money to invest, and lends it out at a slightly higher rate of interest. A record must be kept of all money received so that it is returned to the proper investor. The ledger sheets are used for that purpose.

Next you see an amortization schedule. It looks like numbers unlimited. This schedule is numbered in the upper right hand corner. The basic information about the loan is recorded across the top of the page. Let's look at payment one on Schedule 1 to see how it works. The total payment from this borrower is always $28.61. On payment 1, you pay $25.08 interest and $3.53 principal. This leaves a balance of $4,296.47. There is a line for each payment. It is interesting to note just how much interest is paid with each payment.

The next form is a Daily Summary and Recap. It indicates the total that each investor will receive from each day's receipts. It is filled out from the investor's ledgers after all coupons have been posted.

Next is $400 which represents your petty cash fund. It is important that you can account for all petty cash money. Control of the petty cash fund is accomplished by using the petty cash book, paid out voucher, petty cash receipts, and petty cash reconciliation. The petty cash is to be placed in some secure place at your station. It must not be placed in purses or pockets. You will also be handed a receipt book which is to be used when a customer needs a receipt. Don't forget the money when you leave. It is to be returned to your folder. Next, you will find a petty cash book sheet. This form is used for keeping a running explanation of how the petty cash is being used. You should record all transactions.

Next, you see a check which is marked with the words "Insufficient funds" in big letters across the front of it. It is from Lester G. Aaron. MOE, INC., guarantees payment to the bank for all deposits, and is responsible for making this check good. Check the Procedures Manual for steps in taking care of this action. You will find a copy of a typical letter sent to the writer of a bad check in your Procedures Manual.

Welcome letter is a letter which is written to every new customer upon receipt of his first payment. We are able to determine which customer is new because the payment number listed on the front of each coupon is number 1. You have a first payment coupon in your file. The coupon from Mr. William E. Bird is to be answered with a welcome letter patterned after the one in your Procedures Manual.

The next form is a payment facts sheet which accompanies the welcome letter to the borrower and indicates helpful information for his future use. Since this form is quite detailed, refer to your Procedures Manual for specific instructions. The next sheets in your folder are MOE letterheads to be used for your letters.

You will find a Master Customer List in your Student's Manual. This contains valuable information for filling out some of your forms. Details on how to use this list are recorded in your Procedures Manual. You should now read the Procedures Manual. When that is completed, read through the task sheet and begin your duties.

CASHIER

Task Sheet, Phase III

1. Read this entire page before you start to work.

2. You are to pick up the petty cash from the Administrative Assistant at the beginning of your two-day rotation and you are to turn the petty cash in at the end of your two-day rotation. During the time you have the petty cash, you are to follow all of the procedures listed in your Procedures Manual.

3. When you receive the coupons which arrive in the mail, you must check to make certain the amount of the check agrees with the amount on the coupon.

4. You must then make out a deposit slip in duplicate for the checks received. Do not separate the checks from the coupons. Take both copies of the deposit slip to the bank (Administrative Assistant). Be sure to return the initialed copy of the deposit slip to the Receptionist.

5. Then post each coupon to the appropriate investor's ledger. This gives each individual investor credit for the money that has been received for him.

6. You are to make out a Daily Summary and Recap. You will do this by footing your postings on each individual Investor's Ledger and entering this total on the Daily Summary and Recap.

7. Each coupon received which indicates this is a Payment No. 1 for a particular borrower must be noted so a Welcome Letter can be sent to that borrower.

8. Be sure to complete a Payment Facts Sheet and enclose it with the Welcome Letter

9. A sample Welcome Letter is included in your Procedures Manual.

Task Sheet 2, Phase III

1. Read this entire page before you start to work.

2. Several bad checks (checks which were returned by the bank because the drawer did not have sufficient funds in his account to cover the check) have been returned to MOE, INC.

3. When MOE, INC., makes a bank deposit, a portion of the deposit goes to each investor's account. How much each investor receives is determined by the Daily Summary and Recap amounts. Because the tracing of an individual check to a particular investor's account would be very difficult, MOE, INC., upon receipt of a bad check, immediately makes out a check to the First Sincerity Bank of Utah (this is where MOE, INC., maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check.

4. You should have the Receptionist make out a check to the First Sincerity Bank of Utah for the total of the bad checks you have received.

5. You should write a letter to each individual who is responsible for a bad check telling him he must make the check good within a few days.

6. The MOE, INC., check written by the Receptionist to cover the bad check should be attached to the insufficient funds letter or letters so the Vice President can sign both at the same time.

7. A sample insufficient funds letter is included in your Procedures Manual.

CASHIER

Task Sheet 1, Phase IV

1. Read this entire page before you start to work.

2. You are to give the Receptionist a written request for a MOE check for $400 made out to Petty Cash for petty cash. As soon as you receive the check, you are to cash it at the "bank" (Administrative Assistant). During the time you have the petty cash, you are to follow all of the procedures given in the Procedures Manual. Make certain you reconcile your petty cash fund near the end of your third day as Cashier.

3. When you receive the coupons, you must check to make certain the amount of the check agrees with the amount on the coupon.

4. You must then make out a deposit slip in duplicate for the checks received. Do not separate the checks from the coupons. Take both deposit slips to the "bank" (Administrative Assistant). Be sure to return the initialed copy of the deposit slip to the Receptionist.

5. Then post each coupon to the appropriate investor's ledger. This gives each individual investor credit for the money that has been received for him.

6. You are to make out a Daily Summary and Recap. You will do this by posting your postings on each individual investor's ledger and entering this total on the Daily Summary and Recap.

7. Each coupon received which indicates this is a Payment No. 1 for a particular borrower must be noted so a Welcome Letter can be sent to that borrower. A sample Welcome Letter is included in your Procedures Manual.

8. Be sure to complete a Payment Facts Sheet and enclose it with the Welcome Letter.

CASHIER

Task Sheet 2, Phase IV

1. Read this entire page before you start to work.

2. Several bad checks (checks which were returned by the bank because the drawer did not have sufficient funds in his account to cover the check) have been returned to MOE, INC.

3. When MOE, INC., makes a bank deposit, a portion of the deposit goes to each investor's account. How much each investor receives is determined by the Daily Summary and Recap amounts. Because the tracing of an individual check to a particular investor's account would be very difficult, MOE INC., upon receipt of a bad check, immediately makes out a check to the First Sincerity Bank of Utah (this is where MOE, INC., maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check.

4. You should have the Receptionist make out a check to the First Sincerity Bank of Utah for the total of the bad checks you have received.

5. You should write a letter to each individual who is responsible for a bad check telling him he must make the check good within a few days.

6. The MOE, INC., check written by the Receptionist to cover the bad check should accompany the insufficient funds letter or letters to allow the Vice President to sign both the check and the letter or letters at the same time.

7. A sample insufficient funds letter is included in your Procedures Manual.

PROCEDURES MANUAL

CASHIER

A. Insufficient Funds Procedures

Occasionally a check is written by a borrower when there are not sufficient funds in the bank to cover it. As soon as it is processed by the bank and marked "INSUFFICIENT FUNDS," the check is returned to MOE, INC. The check will come to your desk through the mail.

Since MOE, INC, guarantees payment to the bank for the amount of that check, you should write a memo to the Receptionist asking him to write a check to the bank for the amount of the bad check. Include this check in the next deposit. Notify the borrower by letter that his check has been returned. (See illustration 1)

Procedures:

1. Write a memo to the Receptionist asking for a check to your bank for the amount of the bad check.

2. Contact the borrower by letter asking for reimbursement.

B. Investor's Ledger

As the borrower submits his monthly payment, the proper amount must be credited to each investor by entering the amount on the investor's ledger.

As each ledger is opened, the name and code of the investor are placed at the top of the ledger sheet. (See illustration 2) On the sample ledger the name of the investor is American Investors Insurance Company and his code is 04.

The "total amount paid" to the investor by the borrower is the amount received from the borrower MINUS THE TAX AND INSURANCE RESERVE PAYMENT. The total amount paid is the sum of the principal and interest. The payment total is given at the top of the Amortization Schedule. From the Coupon, find the number of the payment and then determine the breakdown of the interest and principal from the Amortization Schedule.

C. Amortization Schedule

The purpose of the Amortization Schedule is to provide a payment breakdown showing principal and interest amounts for each payment. The balance due on the loan is also included. The schedule is divided into two columns. Illustration 3 is one page of an Amortization Schedule covering a loan of $21,200 at the rate of 6.5% interest. The monthly payment is $149.23 and the loan will be paid off at the end of 22 years and 8 months, or in 272 pay periods. This pertinent information is recorded at the top of each schedule. MOE, INC., will be working with seven separate Amortization Schedules so be certain to use the proper one.

Procedures:

1. Sort the coupons according to investor. The investor code is the first two digits of the posting code.
2. Locate amortization number on borrower's coupon. The amortization number is the last digit of the posting code.
3. Obtain payment number from borrower's coupon.
4. Find corresponding payment number down left-hand portion of appropriate column on the Amortization Schedule.
5. Determine the amount of interest, principal, and total amount paid for each coupon.
6. Post these figures to the investor's ledger.
7. Continue posting until all coupons belonging to one investor have been posted to the ledger sheet.
8. When the ledger sheet is filled, prepare a new one.

Example: if the payment number were 32 on illustration 3, the amount to be credited to interest would be $108.56, and the amount credited to the principal would be $40.67. The balance of the loan would then be $20,001.67.

D. Bank Deposit Slip

The bank deposit slips accompany all deposits to the bank. It is a record of all moneys included with the deposit and is prepared in duplicate. The bank number and amount of each check are to be listed on the appropriate side of the deposit slip. The front side of the deposit slip contains the name and address of the depositor, the date, and a total of the kinds of money included in the deposit. Both sides of the deposit slip are shown in illustration 4. Both deposit slips are taken to the "bank" (Administrative Assistant"). The initialed copy is returned to the Receptionist.

E. Daily Summary and Recap

The Daily Summary and Recap (See illustration 5) contains a list of all the investors from whom the capital for loans is secured. Whenever money is paid by any of the borrowers, it will be applied to the investor who has provided the capital to secure that particular loan. The daily summary and recap shows the total amount of money paid and a breakdown of interest, principal, and late charges. The investor's ledger is the source of information for the daily summary and recap. After all the coupons for the day have been posted to the investor's ledger, the total for each investor is entered on the daily summary and recap.

Procedures:

1. Foot the daily postings on the investor's ledger sheets.
2. Post the footed totals of each investor's ledger sheet to the daily summary and recap opposite the name of the appropriate investor. This will include the total amount of the payment, the amount of interest, amount of principal, and the amount of late charge, if any.

F. Petty Cash Book

The petty cash book (See illustration 6) is kept in looseleaf style. For that reason, each sheet must be given a number which will follow the previous number. ABSOLUTELY ALL PETTY CASH TRANSACTIONS MUST BE RECORDED IN THIS BOOK. The date is to be the current date. The explanation can be very brief but should be initiated by you.

Procedures:

1. Use the current date.
2. Explain the use of the funds.
3. Initial the explanation.
4. Fill in the amount of the transaction in the proper column.

The entry in the illustration shows a purchase of ribbons made by Sarah Brown.

G. Petty Cash

MOE, INC., established a petty cash fund of $400.

Procedures:

1. Have the Receptionist make out a $400 check payable to petty cash.

2. Cash this check at the "Bank" (Administrative Assistant) on your first day at this position.

3. Count the cash to see that the $400 is there. You will be held responsible for that amount. Any shortages will be deducted from your paycheck.

4. Place the box in a safe place in your desk. You are responsible for the security of the cash.

5. As you collect checks and cash throughout the day, keep all of the money in one place.

6. For all petty cash transactions, an entry must be recorded in the petty cash book.

7. You may be asked for cash to purchase items needed in the office such as stamps, supplies needed in a hurry, and emergency needs as dictated by the Vice President. Use the following procedures:

    a. Make out a separate petty cash voucher (Illustration 7) for each transaction.

    b. The person receiving the money must sign the voucher.

    c. The following information from the voucher must be recorded in the petty cash book--voucher number, date, explanation and amount paid out.

8. When a borrower comes into the office to make his payment, he will often pay it with a check which is for more than the amount of the payment. You should accept the check, make correct change from your petty cash fund, and write a receipt (Illustration 8) in duplicate for the amount of the payment. Record this transaction in the petty cash book. (illustration 6) This check is kept in the petty cash box until the petty cash fund is reconciled at which time it is deposited. If the check amounts to more than you can change, you should go to the bank (Administrative Assistant) and cash the check. As soon as the check is cashed, you accept the proper amount of the payment, write a receipt for the amount received, and place the cash in the cash box.

9. When the cash in the petty cash fund reaches a high of approximately $600, a bank deposit slip is filled out with the amount over $400 deposited in the bank (given to the Administrative Assistant).

10. When the cash in the petty cash fund reaches a low of approximately $200, have the Receptionist make out a check payable to petty cash for an amount sufficient to replenish the supply of money back to $400. The check is taken to the bank (Administrative Assistant) who exchanges the check for cash. The cash is then replaced in the petty cash box.

11. Before leaving the position, you must reconcile the petty cash fund to $400.

12. At the end of your rotation, you should reconcile the petty cash fund on the petty cash reconciliation form. (See illustration 9) List the total amount of cash, any holdover checks, the total of all money paid out and then total these amounts. Subtract the total of the received column. If this does not equal $400, indicate the discrepancy in the over and short. Cash overs are subtracted and cash shorts are added to reach the grand total. Cash overs should be indicated by putting the figures in parentheses. An earnest effort must be made to track down the cause of overs and shorts.

H. MOE Welcome Letter

Upon receipt of the first payment from a borrower, MOE, INC., sends a welcome letter expressing appreciation for the account. (See illustration 10) Type the letter and insert appropriate information.

I. Payment Facts Sheet

A payment facts sheet is to be enclosed with each welcome letter. (See illustration 11) The new owner is the same as the name of the borrower. Record the loan number from the coupon. The statement "as of" refers to the date of the payment. No more than two of the next four lines will be completed on any one sheet. In the example, Mr. Bird has a conventional loan (as are all MOE loans) so the loan balance after Payment No. 1 is listed in the blank. The next line to be completed is the one which states when the next payment is due. This date should be one month later. The amount is the total monthly payment.

The information for the blanks below the double line is obtained from the Auxiliary master customer list. The amount of the principal and interest, taxes, and fire and hazard insurance are to be found on that list. The total of those figures must equal the amount of the payment on the coupon. When the payment facts sheet is completed, enclose it with the MOE, INC., welcome letter.

Procedures:

1. Remove all coupons which are payment number one coupons from the incoming coupons.
2. Write the welcome letter using illustration 10 as an example.
3. Complete the payment facts sheet and enclose it with the letter.

ILLUSTRATION 1

SAMPLE INSUFFICIENT FUNDS LETTER

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip Code

Salutation:

You are hereby notified that your check for $(amount) drawn to our order on the (Name and Address) has been returned by the bank because of insufficient funds.

We ask that you make this check good within ten days from the date of this letter. In the event that you fail to do so, we shall proceed to protect our interests by other methods.

Complimentary close,

Name
Vice President

reference initials

INVESTOR'S LEDGER

Illustration (2)

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Investor American Investors Insurance Company

Code 04

DATE	INTEREST	PRINCIPAL	TOTAL AMOUNT PAID
Sept. 23	25.08	3.53	28.61
Sept. 23	72.77	25.03	97.80
	97.85	28.56	126.41

ILLUSTRATION 3

Schedule of Direct Reduction Loan

RATE %	PAYMENT $	LOAN $	TERM:	YEARS	MONTHS	PERIODS	ORDER NO.
6.50	149.23	21200.00		22	8	272	325

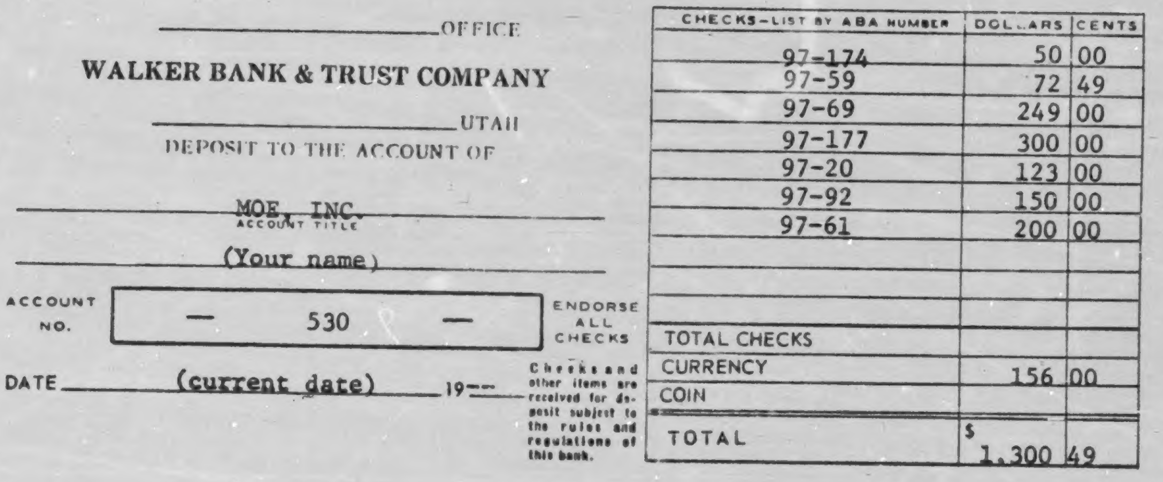
Prepared by Computer Research Center, B.Y.U., Provo

PAYMENT NUMBER	PAYMENT ON INTEREST	PAYMENT ON PRINCIPAL	BALANCE OF LOAN	PAYMENT NUMBER	PAYMENT ON INTEREST	PAYMENT ON PRINCIPAL	BALANCE OF LOAN
1	114.83	34.40	21165.60	61	101.67	47.56	18721.47
2	114.65	34.58	21131.02	62	101.41	47.82	18673.65
3	114.46	34.77	21096.25	63	101.15	48.08	18625.57
4	114.27	34.96	21061.29	64	100.89	48.34	18577.23
5	114.08	35.15	21026.14	65	100.63	48.60	18528.63
6	113.89	35.34	20990.80	66	100.36	48.87	18479.76
7	113.70	35.53	20955.27	67	100.10	49.13	18430.63
8	113.51	35.72	20919.55	68	99.83	49.40	18381.23
9	113.31	35.92	20883.63	69	99.56	49.67	18331.56
10	113.12	36.11	20847.52	70	99.30	49.93	18281.63
11	112.92	36.31	20811.21	71	99.03	50.20	18231.43
12	112.73	36.50	20774.71	72	98.75	50.48	18180.95
13	112.53	36.70	20738.01	73	98.48	50.75	18130.20
14	112.33	36.90	20701.11	74	98.21	51.02	18079.18
15	112.13	37.10	20664.01	75	97.93	51.30	18027.88
16	111.93	37.30	20626.71	76	97.65	51.58	17976.30
17	111.73	37.50	20589.21	77	97.37	51.86	17924.44
18	111.52	37.71	20551.50	78	97.09	52.14	17872.30
19	111.32	37.91	20513.59	79	96.81	52.42	17819.88
20	111.12	38.11	20475.48	80	96.52	52.71	17767.17
21	110.91	38.32	20437.16	81	96.24	52.99	17714.18
22	110.70	38.53	20398.63	82	95.95	53.28	17660.90
23	110.49	38.74	20359.89	83	95.66	53.57	17607.33
24	110.28	38.95	20320.94	84	95.37	53.86	17553.47
25	110.07	39.16	20281.78	85	95.08	54.15	17499.32
26	109.86	39.37	20242.41	86	94.79	54.44	17444.88
27	109.65	39.58	20202.83	87	94.49	54.74	17390.14
28	109.43	39.80	20163.03	88	94.20	55.03	17335.11
29	109.22	40.01	20123.02	89	93.90	55.33	17279.78
30	109.00	40.23	20082.79	90	93.60	55.63	17224.15
31	108.78	40.45	20042.34	91	93.30	55.93	17168.22
32	108.56	40.67	20001.67	92	92.99	56.24	17111.98
33	108.34	40.89	19960.78	93	92.69	56.54	17055.44
34	108.12	41.11	19919.67	94	92.38	56.85	16998.59
35	107.90	41.33	19878.34	95	92.08	57.15	16941.44
36	107.67	41.56	19836.78	96	91.77	57.46	16883.98
37	107.45	41.78	19795.00	97	91.45	57.78	16826.20
38	107.22	42.01	19752.99	98	91.14	58.09	16768.11
39	107.00	42.23	19710.76	99	90.83	58.40	16709.71
40	106.77	42.46	19668.30	100	90.51	58.72	16650.99
41	106.54	42.69	19625.61	101	90.19	59.04	16591.95
42	106.31	42.92	19582.69	102	89.87	59.36	16532.59
43	106.07	43.16	19539.53	103	89.55	59.68	16472.91
44	105.84	43.39	19496.14	104	89.23	60.00	16412.91
45	105.60	43.63	19452.51	105	88.90	60.33	16352.58
46	105.37	43.86	19408.65	106	88.58	60.65	16291.93
47	105.13	44.10	19364.55	107	88.25	60.98	16230.95
48	104.89	44.34	19320.21	108	87.92	61.31	16169.64
49	104.65	44.58	19275.63	109	87.59	61.64	16108.00
50	104.41	44.82	19230.81	110	87.25	61.98	16046.02
51	104.17	45.06	19185.75	111	86.92	62.31	15983.71
52	103.92	45.31	19140.44	112	86.58	62.65	15921.06
53	103.68	45.55	19094.89	113	86.24	62.99	15858.07
54	103.43	45.80	19049.09	114	85.90	63.33	15794.74
55	103.18	46.05	19003.04	115	85.55	63.68	15731.06
56	102.93	46.30	18956.74	116	85.21	64.02	15667.04
57	102.68	46.55	18910.19	117	84.86	64.37	15602.67
58	102.43	46.80	18863.39	118	84.51	64.72	15537.95
59	102.18	47.05	18816.34	119	84.16	65.07	15472.88
60	101.92	47.31	18769.03	120	83.81	65.42	15407.46

The final payment is usually somewhat different from the regular payment, and is shown starred on the last line in the "Balance of Loan" column.

Illustration (4)

BANK DEPOSIT SLIP



______________ OFFICE

WALKER BANK & TRUST COMPANY

______________ UTAH

DEPOSIT TO THE ACCOUNT OF

MOE, INC.
ACCOUNT TITLE

(Your name)

ACCOUNT NO. — 530 —

ENDORSE ALL CHECKS

DATE (current date) 19--

Checks and other items are received for deposit subject to the rules and regulations of this bank.

CHECKS—LIST BY ABA NUMBER	DOLLARS	CENTS
97-174	50	00
97-59	72	49
97-69	249	00
97-177	300	00
97-20	123	00
97-92	150	00
97-61	200	00
TOTAL CHECKS		
CURRENCY	156	00
COIN		
TOTAL	$ 1,300	49

ILLUSTRATION 5

-MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

DAILY SUMMARY AND RECAP

Date Sep. 23

Investor Code	Investor	Total Paid	Interest	Principal	Late Charges
1	Aetna Insurance Co.				
2	Allstate Insurance Co.				
3	American Insurance Co.	$177.84	$119.12	$58.72	
4	American Investors Insurance Co.	126.41	97.85	28.56	
5	American Western Life Insurance				
6	Anchor National Life Insurance				
7	Bankers Life & Casualty Insurance				
8	Beehive Insurance Company				
9	California Western Life Insurance				
10	Continental Life Insurance Co.				
1	Farmers Insurance Group				
2	Massachusetts Mutual Life Insurance				
	TOTAL	$304.25	$216.97	$87.28	

Illustration (6)

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

PAGE 1

PETTY CASH BOOK

Voucher No.	DATE		EXPLANATION	TOTAL AMOUNT OF CHECK	AMOUNT RECEIVED	AMOUNT PAID OUT
25	Nov.	20	Typewriter ribbons			$10.00
		21	Check for Mat. amt. from Foster G. Aaron	200.00	166.00	

Illustration (7)

PAID OUT VOUCHER

DATE: Nov. 20 19-- No. 25

PURPOSE OF EXPENDITURE:

Typewriter ribbons

AMOUNT: $ 10.00

RECEIVED BY:

Sarah Brown

Illustration (8)

RECEIPTS

7/21 19

RECEIVED of Lester Aaron

One hundred sixty-six and no/100 *DOLLARS*

Mortgage Payment

$ 166.00 J. D.

7/21 19

RECEIVED of Reese Allsop

Two hundred twelve and no/100 *DOLLARS*

Mortgage Payment

$ 212.00 J. D.

Illustration (9)

PETTY CASH RECONCILIATION

Cash	$312.50
Checks	450.00
Vouchers paid out	89.00
Plus petty cash deposits	
TOTAL	851.50
Less Total of Received column	451.50
(Over) and short	
GRAND TOTAL	$400.00

Date 7/23

/s/ Jane Doe
Cashier

/s/ John Johnson
Vice President

SAMPLE WELCOME LETTER Illustration (10)

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

Welcome to MOE . . .

and thank you sincerely for the confidence you have shown in this corporation by permitting us to cooperate in the financing of your property.

For your convenience, we have summarized information pertinent to your loan on the Payment Facts Sheet attached. You will note a loan number on the Facts Sheet. Please refer to this number when writing us about any matter as this will assist us in giving prompt attention to your correspondence.

We have given you a packet containing monthly remittance notices for twelve months. Each payment must be accompanied by a remittance notice. DO NOT SEND THE ENTIRE BOOK. Payments should reach this office on or before the FIRST day of each month. Late payments are subject to a late charge and could impair your credit rating.

Each year a supply of remittance notices and envelopes will be forwarded for your use. We will also provide you with an annual statement immediately after the first of each year showing information that will be helpful in preparing your income tax return. Your reserves for taxes and fire insurance premiums are only estimated. If we have an excess it will be held as a credit to your account, subject to your order, and if we do not have sufficient funds to take care of these items, we will notify you. Please inform us if a change should be made in your insurance or if you report a claim under the policy. Also, do let us know promptly of any change in your address or sale of the property on the form enclosed in your packet.

We look forward to the opportunity of doing business with you and hope you will call on us -- any time.

Complimentary close,

Name
Vice President

reference initials
Enclosure

SAMPLE PAYMENT FACTS SHEET

PAYMENT FACTS

NEW OWNER William E. Bird

YOUR LOAN NUMBER 04-007

As of October 1, 19

there is a principal balance on your FHA loan in the amount of $__________

and/or a balance on your VA loan of $__________

*and/or a balance on your Conventional loan of $ 4,296.47

and/or a balance on your Installment Note of $__________

Accumulated credit, representing trust funds, presently totals $__________

The next payment on your account is due November 1, 1968

in the amount of $ 42.00

This monthly payment is allocated as follows:	$
Principal and Interest - FHA	
Principal and Interest - VA	
*Principal and Interest - Conventional	28.61
Special Assessment	
Deposit for Taxes	
Deposit for Fire and Hazard Insurance	10.72
Other	2.67
TOTAL	42.00
Monthly Side-Agreement (Installment Loans)	$

* MOE, INC., handles only Conventional Loans

AUXILIARY MASTER CUSTOMER LIST

Illustration (12)

MOE, INC.

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment
01-101 (1)	Alder, Norman 61 South 2nd East Moab, Utah 84532	$ 28.61	7%	$10.72	$ 2.67	$ 4,300	$ 42.00
	Lot 1 Block 20 Riverdale Road Extension #1 Moab, Utah						
02-102 (2)	Allen Ray W. 600 North 1st East Fremont, Utah 84727	149.23	6.5%	44.17	10.60	21,200	204.00
	Lot 16 Block 5 Sunrise Road Extension #4 Price, Utah						
03-103 (3)	Allred, Loren 318 East 7th South Nephi, Utah 84648	97.80	6%	33.05	8.15	16,300	139.00
	Lot 10 Block 17 Riverdale Road Addition #6 Axtell, Utah						
04-104 (4)	Alvord, Jack 235 West Center Santaquin, Utah 84655	83.94	6%	29.06	7.00	14,000	120.00
	Lot 6 Block 2 Sunset Heights Addition #5 Santaquin, Utah						

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment
05-105 (5)	Amundsen, Clifton K. 366 North 6th East Fayette, Utah 84630	$ 24.56	7.25%	$ 8.64	$ 1.80	$ 3,600	$ 35.00
	Lot 8 Block 14 Highland Heights Addition #23 Helper, Utah						
03-060 (6)	Abernethy, Henry L. 1001 Wilson Avenue Nephi, Utah 84648	149.23	6.5%	44.17	10.60	21,200	204.00
	Lot 16 Block 5 Sunrise Road Extension #4 Nephi, Utah						
11-073 (7)	Able, Charles 1836 South 3rd East Fremont, Utah 84727	149.23	6.5%	44.17	10.60	21,200	204.00
	Lot 3 Block 16 River Road Development #1 Fremont, Utah						
02-035 (8)	Abney, William G. 1940 Foothill Drive Price, Utah 84501	119.76	7%	37.24	9.00	18,000	166.00
	Lot 24 Block 2 Sunrise Heights Addition #7 Price, Utah						
11-066 (9)	Abraham, F. Blaine 2910 Cascade Way Wellington, Utah 84542	119.76	7%	37.24	9.00	18,000	166.00
	Lot 2 Block 12 Sunset Road Addition #4 Wellington, Utah						

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment
12-010 (10)	Abrams, Thayne G. 361 North Main Helper, Utah 84526 Lot 7 Block 14 Highland Heights Addition #23 Helper Utah	$ 24.56	7.25%	$37.24	$ 1.80	$ 3,600	$ 35.00
11-111 (11)	Bachman, Robert C. 259 North 2nd East Price, Utah 84501 Lot 7 Block 9 Sunset Heights Addition #5 Santaquin, Utah	83.94	6%	29.06	7.00	14,000	120.00
12-112 (12)	Bagley, Jay 55 East 3rd South Beaver, Utah 84713 Lot 8 Block 19 Highland Heights Addition #23 Helper, Utah	24.56	7.25%	8.64	1.80	3,600	35.00
01-113 (13)	Baird, Craig R. 870 South 6th East Centerfield, Utah 84622 Lot 8 Block 35 Sunset Heights Addition #8 Beaver, Utah	119.76	7%	37.24	9.00	18,000	166.00
02-114 (14)	Baker, Charles H. 777 South 6th East Nephi, Utah 84648 Lot 18 Block 34 Highland Road Addition #8 Manti, Utah	154.78	6.75%	46.02	11.20	22,400	212.00

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment
03-115 (15)	Bakers, Charles M. 101 East 2nd South Moab, Utah 84532	$ 28.61	7%	$10.72	$ 2.67	$ 4,300	$ 42.00
	Lot 5 Block 19 Riverdale Road Extension #7 Moab, Utah						
04-116 (16)	Ballard, Evan C. 94 East 3rd North Nephi, Utah 84648	149.23	6.5%	44.17	10.60	21,200	204.00
	Lot 9 Block 12 River Road Development #9 Redmond, Utah						
05-117 (17)	Balling, Mark 7720 West Main Manti, Utah 84642	97.80	6%	33.05	8.15	16,300	139.00
	Lot 8 Block 17 Skyline Drive Extension #7 Scipio, Utah						
06-118 (18)	Barker, Quenton 155 East 2nd North Eureka, Utah 84628	83.94	6%	29.06	7.00	14,000	120.00
	Lot 15 Block 18 Highland Road Development #10 Eureka, Utah						
07-119 (19)	Barnes, Claud H. 510 North 1st West Price, Utah 84501	24.56	7.25%	8.64	1.80	3,600	35.00
	Lot 19 Block 6 Highland Road Addition #9 Beaver, Utah						

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment
08-120 (20)	Blauer, Blaine 645 North 1st West Moroni, Utah 84646 Lot 9 Block 21 Sunset Heights Addition #8 Moroni, Utah	$119.76	7%	$37.24	$ 9.00	$18,000	$166.00

* Includes insurance coverage needed

MOE, INC.

TASK SHEETS AND PROCEDURES MANUAL

POSTING AND TAX CLERK

POSTING AND TAX CLERK

Task Sheet, Phase II

1. Thumb through as you read the narrative.

2. Check the coupons. Notice payment number, loan number, posting codes, and payment amount.

3. Complete the information needed at the top of each borrower's ledger using the Master Customer List. Place the name of the borrower and his mailing address in the proper place. The first two digits of the loan number indicate the investor. The next three digits indicate the borrower's number. For Mr. Clifton A. Abbott, 03 is the number of the investor. The original loan amount is given to you on the Amortization Schedule. You may leave the maturity date blank provided it is not the first payment for that particular individual. If you know the first payment date, you can project ahead to find the maturity date according to the Amortization Schedule.

4. Post to each borrower's ledger using information from the coupon, the Amortization Schedule, and the top of the ledger. Use the Amortization Schedule to get the correct amount of interest and the correct amount of principal. Make certain that the payment number on the coupon corresponds with the number you are using on the Amortization Schedule.

5. Using the Loan Card and the List of County Assessors in your folder, you should type a tax request letter to the Duchesne county assessor requesting the tax amount for Howard C. Anderson.

6. Gather your materials together in preparation for your debriefing session with the teacher.

NARRATIVE -- POSTING AND TAX CLERK

Today you are the Posting and Tax Clerk. The first documents you see in this folder are four coupons. If you have been through the Cashier's position, you have already seen these coupons. You see that these coupons have the name of the borrower near the bottom on the left. The first one is Mr. Clifton Abbott who makes a payment of $42 each month. On normal office circumstances you will receive this coupon from the Cashier after it has been processed at that station. It is a major document within MOE, INC., and one with which you will become very familiar.

The next documents are the borrowers ledgers. There is one to match each of the four coupons. Each borrower has one ledger. The ledger is initiated when the borrower opens a loan. All transactions made by the borrower are recorded to this ledger.

The next documents are amortization schedules. You will notice that you have several schedules. In the upper right hand corner you will find handwritten numbers one, two, three, etc. These indicate separate schedules. An amortization schedule is merely a long prepared list of payments showing the amount of interest and principal paid with each payment along with the new balance of that loan. On schedule 1, for instance, look down the left-hand column and find payment 10. The total amount of the payment is $28.61 as recorded at the top of the schedule. Of that $28.61, $24.89 goes for interest, $3.72 goes to the principal which leaves an unpaid balance on the mortgage loan of $4,263.79.

In your manual you will find a master customer list upon which is recorded much pertinent information necessary for the completion of your work. After you have read your procedures manual, refer back to your task sheet and complete the remainder of the problems.

POSTING AND TAX CLERK

Task Sheet, Phase III

1. Read this entire page before you start to work.

2. MOE, INC., has an agreement with each investor that we will pay the taxes on all mortgaged property. Therefore, each borrower must pay a certain amount each month for taxes to MOE, INC., and this amount is set aside to pay the taxes on that borrower's mortgaged property. To find the amount of taxes on each piece of mortgaged property, the Posting and Tax Clerk sends the original of the Loan Card to the county assessor of the county where the property is located. The county assessor writes the amount of taxes due for that property on the back of the loan card and returns it to MOE, INC. MOE then pays the taxes on the mortgaged property if the borrower has paid enough money into his tax reserve. More money must be requested if the borrower has not paid an amount sufficient to cover the tax assessment.

3. You should type a letter requesting the tax assessment for each borrower listed on the attached sheet.

4. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

5. A sample Tax Request Letter is attached. The names and addresses of each county assessor are in your procedures manual.

6. To find the enclosure(s) (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

7. You are to post each Coupon you receive to the proper Borrower's Ledger.

POSTING AND TAX CLERK

Task Sheet, Phase III, No. 2

1. Read this entire page before you start to work.

2. Each county assessor has written the tax assessment (the taxes due) on the back of each Loan Card and returned it to MOE, INC.

3. You should check the tax assessment against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger) by 12.

4. If the tax reserves are sufficient to cover the amounts of the taxes, you should have the Receptionist write a check to the appropriate county assessor. Only one check covering the tax amounts for all borrowers whose taxes are due needs to be sent to each assessor.

5. You should type a letter of transmittal to transmit the check to the appropriate county assessor. The check should be attached to the letter of transmittal when it goes to the Vice President for approval. A sample tax letter of transmittal and the names and addresses of each county assessor are included in your procedures manaul.

6. If the tax reserve is insufficient to cover the tax amount for a particular borrower, you should type a letter to that borrower asking for additional funds. A sample request for additional tax reserve funds letter is in your procedures manual.

7. Be certain the Loan Cards are refiled when you are finished working with them.

POSTING AND TAX CLERK

Task Sheet #1, Phase IV

1. Read this entire page before you start to work.

2. MOE, INC., has an agreement with each Investor that we will pay the taxes on all mortgaged property. Therefore, each borrower must pay a certain amount each month for taxes to MOE, INC., and this amount is set aside to pay the taxes on that borrower's mortgaged property. To find the amount of taxes on each piece of mortgaged property, the Posting and Tax Clerk sends the original of the Loan Card to the county assessor of the county where the property is located. The county assessor writes the amount of taxes due for that property on the back of the loan card and returns it to MOE, INC. If the borrower has paid enough money into his tax reserve, MOE, INC., then pays the taxes on the mortgaged property. More money must be requested if the borrower has not paid an amount sufficient to cover the taxes due.

3. You should type a letter requesting the tax assessment for each borrower listed on the attached sheet.

4. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

5. A sample Tax Request Letter is attached. The names and addresses of each county assessor are in your procedures manual.

6. To find the enclosure(s) (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

7. You are to post each Coupon you receive to the proper Borrower's Ledger.

POSTING AND TAX CLERK

Task Sheet #2, Phase IV

1. Read this entire page before you start to work.

2. Each county assessor has written the tax assessment (the taxes due) on the back of each Loan Card and returned it to MOE, INC.

3. You should check the tax assessment against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger) by 12.

4. You should pay the taxes for each borrower with sufficient money in his tax reserve. You do this by having the Receptionist write a check to the appropriate county assessor and enclosing this check with a letter of transmittal. Only one check needs to be sent to each county assessor to cover all the borrowers in that county.

5. You should type a letter of transmittal to transmit the check to the appropriate county assessor. The check should accompany the letter of transmittal when it goes to the Vice President for signature. A sample letter of transmittal and the names and addresses of each county assessor are included in your procedures manual.

6. If the tax reserve is insufficient to cover the tax amount for a particular borrower, you should type a letter to that borrower and ask for additional funds. A sample request for additional tax reserve funds letter is in your procedures manual.

7. Be certain the Loan Cards are refiled when you are finished working with them.

POSTING AND TAX CLERK

A. Borrowers' Ledger

Procedure for filling out borrowers' ledgers. A borrower's ledger (See Illustration 1) must be filled out for each borrower. When a ledger is full, prepare a new one. Fill in the complete name and address. Insert the borrower's investor code. The first two digits of the posting code are the numbers of the investor code. For Mr. Clifton A. Abbott, (See Illustration 2) the investor number is 03. The last digit of the code is the amortization schedule posting code number. The name of the investor can be obtained from the list of investors. Investor Number 03 would be American Insurance Co. (See Illustration 3). The total monthly payment amount will be obtained from the master customer list, also the principal and interest, insurance and taxes. The original loan amount is given to you on the amortization schedule indicated by the coupon.

B. Tax Notices

All MOE, INC., borrowers pay their taxes on a monthly basis, which is included with their mortgage payment. When this occurs, the mortgage company places the tax money in a tax reserve until time for the tax payment. Since taxes vary from year to year, it is impossible to determine an exact amount. For this reason, the tax reserve is only an approximation.

As the taxes become due, the posting and tax clerk writes a tax request letter (Illustration 4) to request a tax statement on that specific property. He encloses a loan card (Illustration 5) on the back of which the county assessor returns the loan card to the mortgage company for processing. (See Illustration 6 for names and addresses of county tax assessors.)

The tax assessment should be checked against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger) by 12.

If the tax reserve is sufficient to cover the amount of the taxes, type a tax letter of transmittal (See Illustration 7) and write a memo to the receptionist asking him to write a check made payable to the county assessor. Only one check need be submitted to each assessor to cover all taxes for all borrowers in that county.

If the tax reserve is insufficient to cover the tax amount for a particular borrower, a request for additional tax reserve funds letter should be typed (See Illustration 8).

Be certain the loan cards are refiled correctly by county.

C. Loan Cards

The loan card is the working document used in the servicing of the tax procedures for each borrower's loan. (See Illustrations 5-1 and 5-2) The card shows the loan number, the name of the borrower, the amount of the loan, the investor, the address of the borrower, interest and the legal description of the property on which the loan is based. The reverse side of the loan card is used for recording tax information.

The loan card is filed first by county and then alphabetically by borrower's name within that county. The name of the county is recorded on the borrower's ledger. Illustration 9 is a list of the cities and counties for all MOE customers.

SAMPLE BORROWER'S LEDGER

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS UTAH 84621

Borrower Clifton A. Abbott
Mailing Address 1063 Lincoln
Moab, Utah 86789
Grand

Investor Code 03
Amortization Schedule 1

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt	First Payment Date	Maturity Date
erican Insurance mpany	$42.00	$28.61	$2.67	$10.72	$4,300.00	Sept. 1, 19_	Sept. 1, 19

Date	Amount Paid	Interest	PRINCIPAL		Taxes	Insurance
			Payment	Balance		
Oct. 5, 19	42 00	8 42	20 19	1,422 87	10 72	2 67

ILLUSTRATION 2

SAMPLE COUPON

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

yment No.

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
09-040	09-6		$ 166.00

OTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge

TOTAL 166.00

Lester G. Aaron

lease return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.
301

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	Aug.	Sept.	Oct.	Nov.	Dec.
			x		

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-041	03-1		$ 42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge

TOTAL 42.00

Clifton A. Abbott

Please return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

yment No.

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
05-061	05-7		$ 212.00

OTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge

TOTAL 212.00

Robert H. Abel

lease return with payment

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Payment No.

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	Aug.	Sept.	Oct.	Nov.	Dec.

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
01-039	01-4		$ 120.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Late Charge

TOTAL 120.00

Roy P. Abernathy

Please return with payment

ILLUSTRATION 3

MOE INVESTORS OR INSURANCE COMPANIES

01. Aetna Insurance Company
312 Boston Building
Newport, Maine 12134

02. Allstate Insurance Company
363 East 960 South
Boston, Massachusetts 13236

03. American Insurance Company
647 West Broadway
Chicago, Illinois 32323

04. American Investors Insurance Company
943 North Main
Chicago, Illinois 34234

05. American Western Life Insurance Company
942 East 11 South
Washington, D. C. 22097

06. Anchor National Life Insurance Company
150 East Grover
Cincinnati, Ohio 42870

07. Bankers Life & Casualty Insurance Company
487 Pioneer Street
Dallas, Texas 60953

08. Beehive Insurance Company
149 South State
Salt Lake City, Utah 84368

09. California Western Life Insurance Company
479 Bankers Building
Los Angeles, California 95478

10. Continental Life Insurance Company
Continental Bank Building
San Francisco, California 93857

11. Farmers Insurance Group
947 East 4th South
Reno, Nevada 89023

12. Massachusetts Mutual Life Insurance Company
1698 South Main
Boston, Massachusetts 30234

ILLUSTRATION 4

SAMPLE TAX REQUEST LETTER

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Position and County
Address
City, State Zip

Salutation:

Re: Request for Tax Notice(s)

We are enclosing (insert the quantity of Loan Cards you are enclosing) tax card(s) on which we would like to request the tax notice(s) for 19__. We will appreciate receiving the card(s) and notice(s) as soon as possible.

Your assistance is appreciated.

Complimentary close,

Name
Vice President

reference initials
Enclosure(s)

ILLUSTRATION 4

Do not complete the payment columns
of the Loan Card if the Tax Reserve
is insufficient

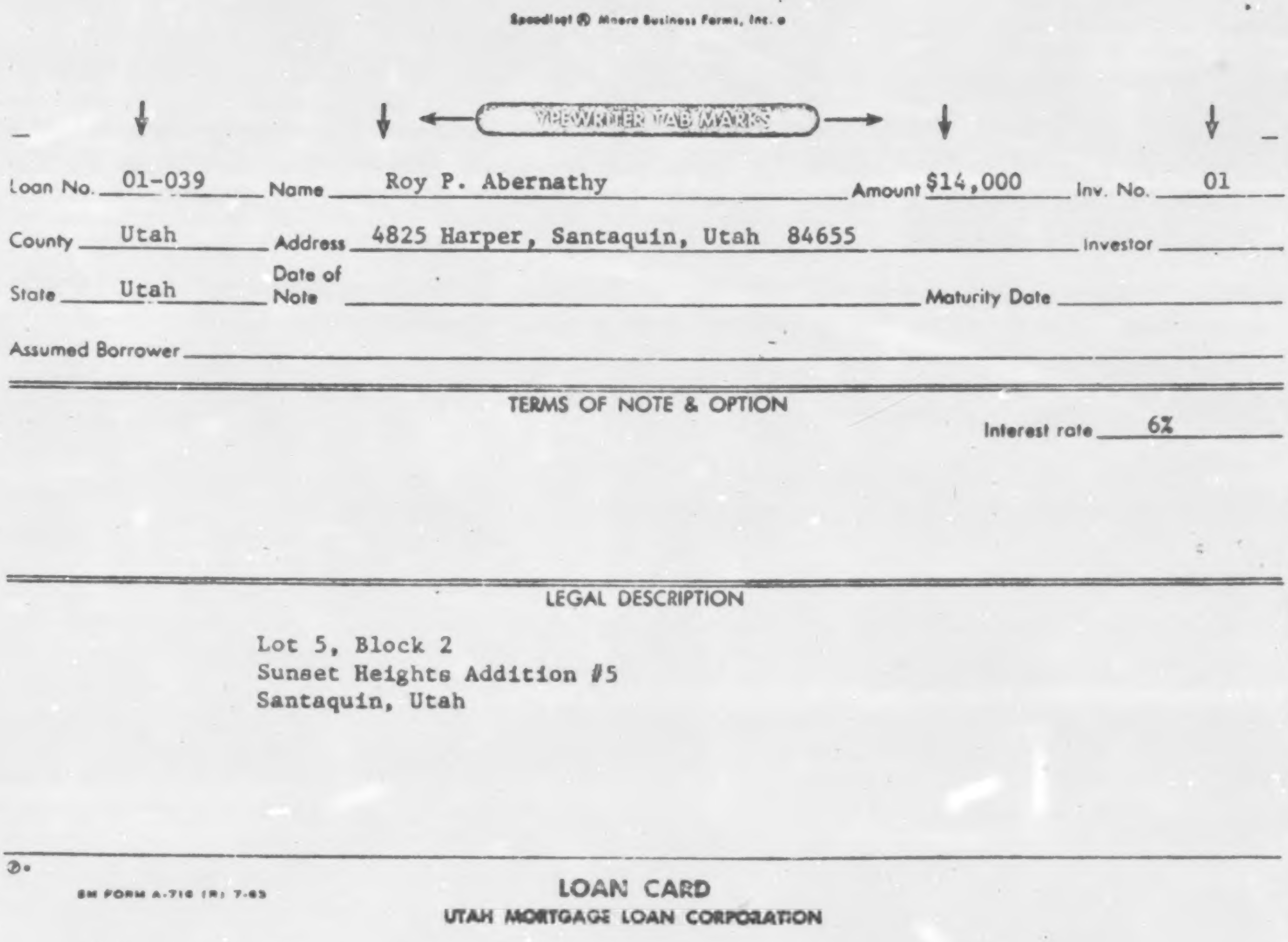
In making search for taxes it is necessary to compare the legal description of the property on this card with that on the tax roll. Search by name alone is not sufficient.

Year		Amount of Tax	Is Tax Paid Yes · No	Date Paid	Receipt Numbers	Initial	Year		Amount of Tax	Is Tax Paid Yes · No	Date Paid	Receipt Numbers	Initial
	1st half							1st half					
19 *	2nd half	150.00				S	19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					
	1st half							1st half					
19	2nd half						19	2nd half					

* County Assessors will record the amount of taxes here.

ILLUSTRATION 5

SAMPLE LOAN CARD



Speediset ® Moore Business Forms, Inc. ●

YPEWRITER TAB MARKS

Loan No. 01-039 Name Roy P. Abernathy Amount $14,000 Inv. No. 01

County Utah Address 4825 Harper, Santaquin, Utah 84655 Investor

State Utah Date of Note Maturity Date

Assumed Borrower

TERMS OF NOTE & OPTION

Interest rate 6%

LEGAL DESCRIPTION

Lot 5, Block 2
Sunset Heights Addition #5
Santaquin, Utah

SM FORM A-716 (R) 7-63

LOAN CARD
UTAH MORTGAGE LOAN CORPORATION

NAMES AND ADDRESSES OF COUNTY TAX ASSESSORS

County	Assessor	Address
Beaver	Gerald Smith	425 North Main Street, Beaver, Utah 84713
Carbon	George A. Kerserik	100 East 300 South, Price, Utah 84501
Duchesne	Merrill D. Morris	450 South State Street, Duchesne, Utah 84021
Emery	Ben C. Johnson	243 East 354 South, Castle Dale, Utah 84513
Garfield	Curtis Swenson	364 South Main, Panguitch, Utah 84759
Grand	Harry Yamamoto	475 East Elm, Moab, Utah 84532
Iron	Frank J. Bush	200 South Main, Parowan, Utah 84761
Juab	Robert Emery	485 South State, Nephi, Utah 84648
Piute	Harold Gonzales	100 Main Street, Junction, Utah 84740
Millard	John Q. Parker	230 West 200 South, Fillmore, Utah 84631
Sanpete	Theodore I. Haroldsen	429 South Main, Manti, Utah 84642
Sevier	Isaac G. Porter	300 East 200 South, Richfield, Utah 84701
Utah	Ike S. Benson	354 North University Avenue, Provo, Utah 84601
Wasatch	Harry T. Jones	357 North Main, Heber City, Utah 84032
Wayne	Jay Dee Sourlee	756 East 200 South, Loa, Utah 84747

ILLUSTRATION 7

SAMPLE TAX LETTER OF TRANSMITTAL

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Position and County
Address
City, State Zip

Salutation:

Enclosed is our check in the amount of $ (indicate total of all checks you are enclosing) for payment of taxes for the following person (people) and property (properties). Please credit his (their) account(s) for that amount.

Name of Taxpayer
Loan No.
Legal Description of Property
Amount of Taxes Paid

(List all taxpayers for whom you are paying taxes)

Complimentary close,

Name
Vice President

reference intitals
Enclosure(s)

ILLUSTRATION 8

SAMPLE REQUEST FOR ADDITIONAL TAX RESERVE FUNDS LETTER

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

SUBJECT: Loan No. ______

As you know, the amount you pay each month for taxes is only estimated. We recently received the tax notices from (insert county of borrower) County indicating taxes due of $ (amount of taxes due). This amount exceeds your reserve by $ (indicate amount). Please send this additional amount to us by (allow 15 days).

In order to avoid an additional payment for your next year's taxes, you should increase the amount you pay by $ (indicate amount per month) per month. MOE, INC., is now in the process of revising payment schedules for many borrowers who have this same problem due to recent tax increases. You will receive a new coupon book with the increase included very soon. When you do, destroy your old coupon book and submit your next payment using the new coupon book.

Because it is important that the taxes be paid as quickly as possible, your early response to this additional tax amount due will be appreciated.

Complimentary close,

Name
Vice President

reference initials

ILLUSTRATION 9

CITIES AND COUNTIES IN THE MOE SIMULATION

CITY	COUNTY	CITY	COUNTY
Aurora	Sevier	Mayfield	Sanpete
Axtell	Sanpete	Meadow	Millard
Beaver	Beaver	Milburn	Sanpete
Cedar Cliffs	Sanpete	Milford	Beaver
Centerfield	Sanpete	Moab	Grand
Chester	Sanpete	Monroe	Sevier
Circleville	Piute	Moroni	Sanpete
Cove Fort	Millard	Mt. Pleasant	Sanpete
Delta	Millard	Nephi	Juab
Dragerton	Carbon	Orangeville	Emery
Ephraim	Sanpete	Panguitch	Garfield
Eureka	Utah	Parowan	Iron
Fairview	Sanpete	Payson	Utah
Fayette	Sanpete	Pigeon	Sanpete
Fillmore	Millard	Price	Carbon
Fountain Green	Sanpete	Redmond	Sevier
Freedom	Wayne	Richfield	Sevier
Fremont	Wayne	Roosevelt	Duschesne
Glenwood	Sevier	Salina	Sevier
Gunnison	Sanpete	Santaquin	Utah
Helper	Carbon	Sevier	Sevier
Holden	Millard	Scipio	Millard
Kanosh	Millard	Sigurd	Sevier
Kingston	Piute	Spring City	Sanpete
Manderfield	Beaver	Springville	Utah
Manti	Sanpete	Sterling	Sanpete
Mapleton	Utah	Venice	Sevier
Marshall	Juab	Wales	Sanpete
Marysvale	Piute	Wellington	Carbon

MOE, INC.

TASK SHEETS
AND
PROCEDURES MANUAL

INSURANCE CLERK

INSURANCE CLERK

Task Sheet, Phase II

1. As you thumb through the folder, read the Narrative. Do not write on sample forms or instruction sheets.

2. Using the Master Customer List in your student manual, check to see that all of the information on the three insurance policies is correct. Check the following items: Name and address of insured, property description, amount of coverage (same as amount of loan).

3. For each policy that has an error, fill out a Policy Correction Form. You are to indicate all errors. Write the name of the insured as it appears on the policy, the policy number, and today's date. Check the insurance company involved, then make corrections as needed. The incorrect insurance policy and correction form will be mailed to the insurance company so the policy can be corrected.

4. If the policy is correct in every detail, write a policy approval letter similar to the one in your procedures manual to the customer indicating the policy has been accepted. Obtain from the Master Customer List the amounts to be filled in on each blank for principal, interest, etc. Make sure the total payment in the letter agrees with the Master Customer List.

5. A tickler card should be completed for each correct policy you receive. This card is filed by expiration date and "tickles" (or reminds) when the policy it refers to is about to expire. This saves you from going through the complete file of insurance policies to find the ones which are expiring. You should put the completed tickler card in your folder.

6. Whenever you receive a policy cancellation notice, you must write a policy cancellation letter similar to the one in your procedures manual. You should consult the numeric rotary file to find the name of the customer who has the policy indicated on the cancellation notice.

7. Gather your materials together in preparation for your debriefing session with the president.

NARRATIVE - INSURANCE CLERK

Welcome to the insurance clerk position, a very vital link in the complete operation of MOE, INC. Thumb through the forms as you read this narrative.

Your purpose as an insurance clerk is to see that all loans are adequately insured. You are a person we must rely upon to acomplish this.

In your folder you will find three fire insurance policies. These policies contain all of the essential information necessary for a policy. A real policy is much more complete and official looking, but because of the difficulty of reproducing an actual policy, we provide the important information only. Later you must check all of the information against the master customer list to see that all information is correct.

The next form is an Insurance Policy Correction form provided to make corrections in the event there is an error on the policy. This must be filled out and sent to the insurance company when an error is found on the policy. You must indicate on this form what is to be corrected.

The next form is a policy approval letter which indicates that insurance has been approved. When you find that the insurance policy is correct in every detail, you are to type a policy approval letter to the customer indicating that this insurance has been obtained by MOE, INC., for the customer's mortgage. You are to get from the master customer list the amounts to be filled in on each blank for principal, interest, insurance premium, deposit for taxes and deposit for fire and hazard insurance. One thing you should understand is that the deposit for taxes and for fire and hazard insurance is not part of a payment. These funds are a deposit which is held by MOE, INC., so the taxes or insurance can be paid when they come.

The next form is a policy cancellation notice letter. When you receive a policy cancellation notice letter (an example is given in your procedures manual), you must write to that customer and tell him that his insurance policy must be renewed. (a sample policy cancellation letter is in your procedures manual)

The next form, a tickler card, has many uses. It is filed according to the insurance expiration date in the upper right hand corner. It is also used for checking the accuracy of the policy cancellation letter.

INSURANCE CLERK

Task Sheet, Phase III, No. 1

1. Read this entire page before you start to work.

2. You are to type a memorandum to your Vice President concerning the insurance policies that are due to expire next month and the month following. The subject of this memorandum is "Insurance Policy Expiration List". Using your tickler file, you should list the policy number, name of the insured, and the date of expiration of each policy.

3. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

4. By using your Master Customer List, you can determine whether or not each policy is correct.

5. You should fill out Insurance Policy Correction Forms on each incorrect policy.

6. You should write a Policy Approval Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Policy Approval Letter is given in your procedures manual.

7. You should fill out a Tickler Card on each correct insurance policy.

INSURANCE CLERK

Task Sheet, Phase III, No. 2

1. Read this entire page before you start to work.

2. On a sheet given to you by the president you will find the names of borrowers for whom you are to renew insurance policies.

3. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrower's Ledger) by 12.

4. If the insurance reserve is sufficient to cover the amount of the premium, you should have the Receptionist write a check to the appropriate insurance company. Only one check covering the insurance for all borrowers whose premiums are due needs to be sent to each company.

5. You should type an Insurance letter of transmittal to transmit the check to the appropriate insurance company. The check should be attached to the Insurance letter of transmittal when it goes to the Vice President for approval. A sample letter of transmittal and names and addresses of each insurance company are included in your procedures manual.

6. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a request for additional insurance reserve funds letter to that obrrower asking for additional funds. A sample letter is included in your procedures manual.

7. You should type a new Tickler Card for each policy which you renew, and you should put the Tickler Card in your "out" basket.

INSURANCE CLERK

Task Sheet, Phase III, No. 3

1. Read this entire page before you start to work.

2. MOE, INC., has an obligation to its investors to keep all mortgaged property adequately insured.

3. Sometimes a borrower does not respond to a request for additional insurance funds as rapidly as MOE, INC., would like. When this happens, MOE usually receives a Policy Cancellation Notice from the insurance company indicating a policy is about to expire because of nonpayment of premium.

4. A Policy Cancellation Letter must then be sent to the borrower indicating that action will be taken if he does not send the additional amount necessary to pay the premium. A sample Policy Cancellation Letter is given in your procedures manual.

5. You are to send a Policy Cancellation Letter to each borrower identified by a Policy Cancellation Notice.

6. The Loan number and Policy number are identical.

INSURANCE CLERK

Task Sheet, Phase III, No. 4

1. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

2. By using your Master Customer List you can determine whether or not each policy is correct.

3. You should fill out an insurance Policy Correction Form on each incorrect policy.

4. You should write a Policy Approval Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Policy Approval Letter is given in your procedures manual.

5. You should fill out a Tickler Card on each correct insurance policy.

INSURANCE CLERK

Task Sheet #1, Phase IV

1. Read this entire page before you start to work.

2. You are to type a memorandum to your Vice President concerning the insurance policies that are due to expire next month and the month following. The subject of the memorandum is "Insurance Policy Expiration List." Using your tickler file, you should list the policy number, name of the insured, and the date of expiration of each policy.

3. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

4. By using your Master Customer List, you can determine whether these three things are correct on each policy.

5. You should fill out an Insurance Policy Correction Form on each incorrect policy.

6. You should write a Policy Approval Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Policy Approval Letter is given in your procedures manual.

7. You should fill out a Tickler Card on each correct insurance policy.

INSURANCE CLERK

Task Sheet, Phase IV, No. 2

1. Read this entire page before you start to work.

2. On a sheet given to you by the president you will find the names of borrowers for whom you are to renew insurance policies.

3. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrower's Ledger) by 12.

4. If the insurance reserve is sufficient to cover the amount of the premium, you should have the Receptionist write a check to the appropriate insurance company. Only one check covering the insurance for all borrowers whose premiums are due needs to be sent to each company.

5. You should type an insurance letter of transmittal to transmit the check to the appropriate insurance company. The check should be attached to the insurance letter of transmittal when it goes to the Vice President for approval. A sample letter of transmittal and the names and addresses of each insurance company are included in your procedures manual.

6. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a request for additional insurance reserve funds letter to that borrower asking for additional funds. A sample letter is included in your procedures manual.

7. You should type a new Tickler Card for each policy which you renew, and you should put the Tickler Card in your "out" basket.

INSURANCE CLERK

Task Sheet #3, Phase IV

1. Read this entire page before you start to work.

2. MOE. INC., has an obligation to its investors to keep all mortgaged property adequately insured.

3. Sometimes a borrower does not respond to a request for additional insurance funds as rapidly as MOE, INC., would like. When this happens, MOE usually receives a Policy Cancellation Notice from the insurance company indicated the policy as about to expire because of nonpayment of premium.

4. A Policy Cancellation Letter must then be sent to the borrower indicating that action will be taken if he does not send the additional amount necessary to pay the premium. A sample Policy Cancellation Letter is given in your procedures manual.

5. You are to send a Policy Cancellation Letter to each borrower identified by a Policy Cancellation Notice.

6. The loan number and Policy number are identical.

Task Sheet #4, Phase IV

1. All insurance policies received by MOE, INC., must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.

2. By using your Master Customer List you can determine whether these three things on each policy are correct.

3. You should fill out an insurance Policy Correction Form on each incorrect policy.

4. You should write a Policy Approval Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Policy Approval letter is given in your procedures manual.

5. You should fill out a Tickler Card on each correct insurance policy.

INSURANCE CLERK

A. Policies

Since all mortgages must be covered by adequate insurance, there is an insurance policy for each mortgage handled by MOE, INC. (See Illustration 1) You must check all policies for accuracy in three major areas:

1. The name and address of the insured.
2. The legal description of the property covered.
3. The amount of coverage.

The Master Customer List will provide all of the information needed for checking policies.

B. Insurance Policy Correction Form

Any errors found on insurance policies must be corrected by using the Insurance Policy Correction letter. (See Illustration 2)

Procedures:

1. Type the current date.

2. Type the name and address of the insurance company.

3. Type the name of the policyholder as it appears on insurance policy.

4. Type the number of the policy as it appears on the insurance policy.

5. Fill in only the portions needing correction in the bottom section.

C. Policy Approval Letter

If you find the policy correct, you should type a policy approval letter. (See Illustration 3) The items of principal, interest, insurance, and taxes can be obtained from the Master Customer List.

D. Policy Renewals

Upon receipt of a policy renewal list, you should check the amount of the renewal against the insurance reserve of each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the borrower's ledger) by 12. If the insurance reserve is sufficient to cover the amount of the insurance, you should type an insurance letter of transmittal (See Illustration 4) and write a memo to the Receptionist asking for a check for the amount of the insurance renewal made payable to the insurance company. The address of the insurance company can be determined by consulting the list of insurance companies. (See Illustration 5) If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a request for additional insurance funds letter to the borrower asking for additional funds. (See Illustration 6)

E. Tickler Card

A tickler card (See Illustration 7) is made up for each newly received or renewed correct policy. The card is filed by policy expiration date. The tickler card file enables the insurance clerk to identify the policies which will expire during each month.

F. Policy Cancellation Notice and Policy Cancellation Letter

The policy cancellation notice (See Illustration 8) is a letter from the insurance company indicating a policy which will be canceled if payment if not received within a 30-day grace period.

Upon receipt of the policy cancellation notice, you must check the notice against the tickler card. If the tickler card date agrees with the date on the cancellation notice, you must then type a policy cancellation letter to the borrower. (See Illustration 9)

If the tickler card date does not agree with the cancellation notice date, write to the insurance company to verify the date.

ILLUSTRATION 1

SAMPLE CORRECT FIRE INSURANCE POLICY

Policy No. 09-040

Insuree California Western Life Insurance

Insured Lester G. Aaron

Address

Legal Description Lot 31, Block 20, Sunset Heights Addition
#4 Beaver, Utah

Amount of Coverage (Loan Amount) $18,000

Effective Dates of Policy January 1, 19--, to January 1, 19--

Cost of Coverage $108

SAMPLE INCORRECT FIRE INSURANCE

Policy No. 05-061

Insuree Western Insurance, 942 East Eleventh South, Washington, D.C. 22097

Insured Robert H. Abel

Address

Legal Description Lot 13, Block 22, Highland Road Addition #3,
Manti, Utah

Amount of Coverage (Loan Amount)

Effective Dates of Policy March 1, 19--, to January 1, 19--

Cost of Coverage $134.40

ILLUSTRATION 2

INSURANCE POLICY CORRECTION FORM

DATE:

TO:

FROM: MOE, INC.

SUBJECT: Name____________________________________

REFERENCE: Policy No.________________________________

Make Corrections below only where necessary.

CORRECTED NAME:__________________________________

CORRECTED ADDRESS:________________________________

CORRECTED LEGAL DESCRIPTION:__________________________

____

CORRECTED AMOUNT OF COVERAGE:________________________

ILLUSTRATION 3

SAMPLE POLICY APPROVAL LETTER

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

It is a real pleasure to advise you that your application for Mortgage Fire Insurance has been approved. Enclosed is your policy which describes the benefits and provisions of this valuable insurance coverage underwritten by the (insert name of insurance company).

Below is listed the composition of your new payment including the premium for this protection:

Principal and Interest	$(amount)
Deposit for Taxes	(amount)
Deposit for Fire Insurance	(amount)
TOTAL MONTHLY PAYMENT	$(amount)

We congratulate you for your wisdom and foresight in participating in this program, and we trust you will feel a greater measure of security in knowing that you have provided for an emergency with this insurance.

If you have any questions concerning this matter, please contact us at your convenience.

Complimentary close,

Name
Vice President

reference initials
Enclosure

ILLUSTRATION 4

SAMPLE INSURANCE LETTER OF TRANSMITTAL

MOE, INC.
BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

Enclosed is our check in the amount of $(indicate total of all checks you are enclosing) for payment of insurance premium(s) for the following person(s). Please credit his (their) account(s) for that amount.

Name of Insured
Insurance Policy No.
Amount of Insurance premium

(List all persons for whom you are paying insurance premiums)

Complimentary close,

Name
Vice President

reference initials
Enclosure(s)

ILLUSTRATION 5

MOE INVESTORS OR INSURANCE COMPANIES

01. Aetna Insurance Company
312 Boston Building
Newport, Maine 12134

02. Allstate Insurance Company
363 East 960 South
Boston, Massachusetts 13236

03. American Insurance Company
647 West Broadway
Chicago, Illinois 32323

04. American Investors Insurance Company
943 North Main
Chicago, Illinois 34234

05. American Western Life Insurance Company
942 East 11 South
Washington, D.C. 22097

06. Anchor National Life Insurance Company
150 East Grover
Cincinnati, Ohio 42870

07. Bankers Life & Casualty Insurance Company
487 Pioneer Street
Dallas, Texas 60953

08. Beehive Insurance Company
149 South State
Salt Lake City, Utah 84368

09. California Western Life Insurance Company
479 Bankers Building
Los Angeles, California 95478

10. Continental Life Insurance Company
Continental Bank Building
San Francisco, California 93857

11. Farmers Insurance Group
947 East 4th South
Reno, Nevada 89023

12. Massachusetts Mutual Life Insurance Company
1698 South Main
Boston, Massachusetts 30234

ILLUSTRATION 6

SAMPLE REQUEST FOR ADDITIONAL INSURANCE RESERVE FUNDS

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name
Address
City, State Zip

Salutation:

As you know, the amount you pay each month for insurance is only estimated. We recently received renewal notices from (insert name of insurance company) indicating a premium due of (insert amount of insurance premium). This amount exceeds your reserve by $(insert amount). Please send this additional amount to us by (allow 15 days).

In order to avoid an additional payment for your next insurance premium, you should increase the amount you pay by $(indicate amount per month) per month. MOE, INC., is now in the process of revising payment schedules for many borrowers who have this same problem due to recent premium hikes. You will receive a new coupon book soon with the increase included. When you do, destroy the old coupon book and submit your next payment using the new coupon book.

Because it is important that the insurance premium be paid as quickly as possible, an early response to this letter would be appreciated.

Complimentary close,

Name
Vice President

reference initials

ILLUSTRATION 7

Policy Expiration Date________________

TICKLER CARD

Name of Insured Aaron, Lester G.

Name of Insurance Co. California Western Life Insurance

Borrower's No. 09-040

Policy No.________________

Effective Dates of Ins.________________

Amount of Coverage________________

SAMPLE POLICY CANCELLATION NOTICE

Date

MOE, INC.
Business Education Lane
Wheels, Utah 84621

Gentlemen:

Subject: Insurance Policy No. __________

Subject policy will be canceled on __________________ if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

Premium Clerk

hrs

ILLUSTRATION 9

SAMPLE POLICY CANCELLATION LETTER

MOE, INC.

BUSINESS EDUCATION LANE
WHEELS, UTAH 84621

Date

Name of Borrower
Address
City, State Zip Code

Salutation:

Subject: Loan No. (insert loan number)

Your insurance policy covering property on which we hold a mortgage will expire on (allow thirty days) because of nonpayment of premium. As you know, MOE, INC., must pay the insurance premium and must hold the original of the insurance policy at all times.

A short time ago we sent you a letter indicating your insurance reserve was inadequate to pay your insurance premium. We have not yet received your check.

If your check is not received within ten days from the date of this letter, we will have no other alternative than to pay your premium and take legal action against you as this constitutes a mortgage default.

Complimentary close,

Name
Vice President

reference initials

MASTER CUSTOMER LIST

Illustration (10)

MOE, INC.

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
09-040 (1)	Aaron, Lester G. 2966 Garden Circle Beaver, Utah 84713	$ 119.76	7%	$37.24	$ 9.00	$18,000	$166.00	Beaver
	Lot 3 Block 20 Sunset Heights Addition #4 Beaver, Utah							
03-041 (2)	Abbott, Clifton A. 1063 Lincoln Moab, Utah 84532	28.61	7%	10.72	2.67	4,300	42.00	Grand
	Lot 1 Block 19 Riverdale Road Extension #1 Moab, Utah							
05-061 (3)	Abel, Robert H. 5766 Wood Circle Manti, Utah 84642	154.78	6.75%	46.02	11.20	22,400	212.00	Sanpete
	Lot 12 Block 22 Highland Road Addition #3 Manti, Utah							
01-039 (4)	Abernathy, Roy P. 4825 Harper Santaquin, Utah 84655	83.94	6%	29.06	7.00	14,000	120.00	Utah
	Lot 5 Block 2 Sunset Heights Addition #5 Santaquin, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
03-060 (5)	Abernethy, Henry L. 1001 Wilson Avenue Nephi, Utah 84648 Lot 16 Block 5 Sunrise Road Extension #4 Nephi, Utah	$ 149.23	6.5%	$44.17	$10.60	$21,200	$204.00	Juab
11-073 (6)	Able, Charles 1836 South 3rd East Fremont, Utah 84727 Lot 3 Block 16 River Road Development #1 Fremont, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Wayne
02-035 (7)	Abney, William G. 1940 Foothill Drive Price, Utah 84501 Lot 24 Block 2 Sunrise Heights Addition #7 Price, Utah	119.76	7%	37.24	9.00	18,000	166.00	Carbon
11-066 (8)	Abraham, F. Blaine 2910 Cascade Way Wellington, Utah 84542 Lot 2 Block 12 Sunset Road Addition #4 Wellington, Utah	119.76	7%	37.24	9.00	18,000	166.00	Carbon
12-010 (9)	Abrams, Thayne G. 361 North Main Helper, Utah 84526 Lot 7 Block 14 Highland Heights Addition #23 Helper, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Carbon

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
08-099 (10)	Ackerlind, Curtis F. 2433 Melony Drive Beaver, Utah 84713	$ 149.23	6.5%	$44.17	$ 10.60	$21,200	$204.00	Beaver
	Lot 11 Block 16 Highland Road Addition #16 Beaver, Utah							
10-042 (11)	Ackerlund, Charles C. 425 Sherman Avenue Moroni, Utah 84646	28.61	7%	10.72	2.67	4,300	42.00	Sanpete
	Lot 2 Block 20 Sunset Heights Addition #3 Moroni, Utah							
07-062 (12)	Ackerson, Charles D. 1390 Emery Centerfield, Utah 84622	83.94	6%	29.06	7.00	14,000	120.00	Sanpete
	Lot 6 Block 7 Highland Heights Addition #7 Centerfield, Utah							
11-036 (13)	Ackley, Peter G. 534 Cottonwood Lane Redmond, Utah 84652	154.78	6.75%	46.02	11.20	22,400	212.00	Sevier
	Lot 22 Block 27 Skyline Road Addition #12 Redmond, Utah							
02-075 (14)	Ackman, Paul A. 1114 Charlton Avenue Fayette, Utah 84630	149.23	6.5%	44.17	10.60	21,200	204.00	Sanpete
	Lot 24 Block 2 Mountain Road Extension #17 Fayette, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
09-080 (15)	Adair, Clifford 1457 Van Buren Avenue Orangeville, Utah 84537 Lot 15 Block 6 Sunset Road Development #7 Orangeville, Utah	$ 28.61	7%	$10.72	$ 2.67	$ 4,300	$ 42.00	Emery
11-063 (16)	Adams, Mark G. 3728 Camino Way Scipio, Utah 84656 Lot 7 Block 19 Skyline Drive Extension #3 Scipio, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Millard
04-037 (17)	Adams, Melvin T. 1995 Douglas Axtell, Utah 84621 Lot 9 Block 17 Riverdale Road Addition #6 Axtell, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
01-001 (18)	Adamson, Robert E. 1741 Hillcrest Avenue Glenwood, Utah 84730 Lot 18 Block 4 Sunset Heights Addition #10 Glenwood, Utah	28.61	7%	10.72	2.67	4,300	42.00	Sevier
07-088 (19)	Addams, Richard M. 4335 Rose Garden Lane Springville, Utah 84663 Lot 15 Block 18 Highland Road Development #10 Springville, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Utah

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
05-038 (20)	Addison, Paul G. 353 South 1100 East Eureka, Utah 84628	$ 83.94	6%	$29.06	$ 7.00	$14,000	$120.00	Utah
	Lot 2 Block 18 Sunrise Heights Extension #9 Eureka, Utah							
08-043 (21)	Agnew, Wallace P. 3757 Hillside Lane Panguitch, Utah 84759	154.78	6.75%	46.02	11.20	22,400	212.00	Garfield
	Lot 6 Block 14 Mountain Heights Extension #2 Panguitch, Utah							
07-020 (22)	Ahlander, Perry G. 155 North West Temple Mt. Pleasant, Utah 84647	149.23	6.5%	44.17	10.60	21,200	204.00	Sanpete
	Lot 15 Block 9 Mountain Road Development #2 Mt. Pleasant, Utah							
09-095 (23)	Ahlstrom, Harvey M. 1028 Valentine Marshall, Utah 86723	24.56	7.25%	8.64	1.80	3,600	35.00	Juab
	Lot 12 Block 13 Highland Heights Extension #19 Marshall, Utah							
10-096 (24)	Akins, Martin T. 1125 Ramon Avenue Chester, Utah 84623	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
	Lot 19 Block 6 Sunset Heights Addition #9 Chester, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
02-033 (25)	Aland, Howard F. 1916 Texas Aurora, Utah 84620	$119.76	7%	$37.24	$ 9.00	$18,000	$166.00	Sevier
	Lot 3 Block 18 Highland Heights Development #18 Aurora, Utah							
07-079 (26)	Albee, Gary R. 4191 McKay Drive Redmond, Utah 84652	149.23	6.5%	44.17	10.60	21,200	204.00	Sevier
	Lot 14 Block 1 Sunrise Drive Addition #5 Redmond, Utah							
02-100 (27)	Albert, Rudolf D. 4435 South 900 East Pigeon, Utah 86790	28.61	7%	10.72	2.67	4,300	42.00	Sanpete
	Lot 3 Block 6 Highland Road Addition #9 Pigeon, Utah							
06-002 (28)	Albertson, Ted A. 1551 Glen Arbor Wales, Utah 84667	24.56	7.25%	8.64	1.80	3,600	35.00	Sanpete
	Lot 14 Block 4 Sunset Heights Development #7 Wales, Utah							
04-089 (29)	Alder, Wendell R. 2864 Hermosa Way Milburn, Utah 84647	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
	Lot 2 Block 3 Highland Road Extension #3 Milburn, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
05-032 (30)	Allan, Delbert V. 2348 University Village Holden, Utah 84636 Lot 1 Block 16 Sunrise Heights Development #1 Holden, Utah	$ 28.61	7%	$10.72	$ 2.67	$ 4,300	$ 42.00	Millard
08-087 (31)	Allen, Victor G. 1916 Siggard Drive Cove Fort, Utah 84637 Lot 14 Block 4 Hillside Heights Addition #12 Cove Fort, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Millard
02-048 (32)	Alley, William C. 3458 Appleway Drive Meadow, Utah 84644 Lot 12 Block 2 Sunset Road Extension 13 Meadow, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Millard
08-070 (33)	Allred, Walter H. 2554 Park Glenwood, Utah 84730 Lot 5 Block 6 Redwood Road Development #10 Glenwood, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sevier
03-065 (34)	Allsop, Reese A. 1164 Garfield Avenue Price, Utah 84501 Lot 14 Block 14 Highland Road Addition #3 Price, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Carbon

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
10-034 (35)	Alsop, Daniel R. 1153 Bryan Avenue Milford, Utah 84751 Lot 10 Block 1 Sunrise Heights Extension #4 Milford, Utah	$149.23	6.5%	$44.17	$ 10.60	$21,200	$204.00	Beaver
07-046 (36)	Ames, Carl M. 804 Princeton Avenue Spring City, Utah 84662 Lot 7 Block 9 Sunset Road Development #6 Spring City, Utah	28.61	7%	10.72	2.67	4,300	42.00	Sanpete
01-097 (37)	Andersen, Howard S. 4636 West Point Drive Delta, Utah 84624 Lot 9 Block 8 Riverside Heights Extension #2 Delta, Utah	83.94	6%	29.06	7.00	14,000	120.00	Millard
06-084 (38)	Anderson, Howard C. 1365 Teakwood Drive Roosevelt, Utah 84066 Lot 13 Block 2 Riverdale Road Development #8 Roosevelt, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Duchesne
02-050 (39)	Andreason, W. Russell 126 East 6th North Glenwood, Utah 84730 Lot 2 Block 8 Sunrise Road Addition #4 Glenwood, Utah	28.61	7%	10.72	2.67	4,300	42.00	Sevier

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
04-090 (40)	Andrew, William J. 815 Downington Avenue Salina, Utah 84654 Lot 12 Block 5 Riverside Heights Extension #5 Salina, Utah	$119.76	7%	$37.24	$ 9.00	$18,000	$166.00	Sevier
09-074 (41)	Andrews, Willard J. 3698 Hooper Lane Gunnison, Utah 84634 Lot 2 Block 9 Highland Road Extension #16 Gunnison, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
07-098 (42)	Andrus, LaVere F. 2676 Wellington Drive Ephraim, Utah 84627 Lot 17 Block 4 Redmond Heights Development #3 Ephraim, Utah	119.76	7%	37.24	9.00	18,000	166.00	Sanpete
12-008 (43)	Angus, Porter F. 1231 Layton Avenue Dragerton, Utah 84520 Lot 13 Block 2 Roadside Heights Addition #5 Dragerton, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Carbon
06-029 (44)	Anthony, James R. 2630 Lockhart Road Fountain Green, Utah 84632 Lot 6 Block 15 Sunset Heights Development #13 Fountain Green, Utah	83.94	6%	29.06	7.00	14,000	120.00	Sanpete

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
03-006 (45)	Armstrong, Phillip W. 580 East 7570 South Sterling, Utah 84665	$ 24.56	7.25%	$ 8.64	$ 1.80	$ 3,600	$ 35.00	Sanpete
	Lot 17 Block 3 Redwood Heights Addition #9 Sterling, Utah							
04-064 (46)	Arnell, George E. 1430 Federal Way Payson, Utah 84651	28.61	7%	10.72	2.67	4,300	42.00	Utah
	Lot 2 Block 19 Highland Heights Development #7 Payson, Utah							
02-030 (47)	Arnold, Roy O. 1475 Richards Mayfield, Utah 84643	119.76	7%	37.24	9.00	18,000	166.00	Sanpete
	Lot 14 Block 1 Riverside Heights Addition #7 Mayfield, Utah							
09-044 (48)	Arthur, Allen C. 5651 Sanford Drive Mapleton, Utah 86699	97.80	6%	33.05	8.15	16,300	139.00	Utah
	Lot 13 Block 5 Sunset Road Extension #8 Mapleton, Utah							
05-031 (49)	Atwood, Charles W. 2068 LaCresta Drive Cedar Cliffs, Utah 86223	154.78	6.75%	46.02	11.20	22,400	212.00	Sanpete
	Lot 16 Block 1 Highland Road Extension #2 Cedar Cliffs, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
08-045 (50)	Avery, Kenneth D. 991 Hudson Drive Kingston, Utah 84743 Lot 13 Block 6 Highland Heights Extension #12 Kingston, Utah	$149.23	6.5%	$44.17	$10.60	$21,200	$204.00	Piute
07-005 (51)	Baak, Charles B. 246 Helm Avenue Beaver, Utah 84713 Lot 2 Block 18 Redwood Heights Extension #4 Beaver, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Beaver
11-013 (52)	Babcock, William E. 4047 Loredo Drive Richfield, Utah 84701 Lot 4 Block 6 Redmond Heights Addition #16 Richfield, Utah	83.94	6%	29.06	7.00	14,000	120.00	Sevier
05-054 (53)	Bailey, William P. 4657 Fortuna Way Manti, Utah 84642 Lot 13 Block 5 Highland Road Extension #2 Manti, Utah	119.76	7%	37.24	9.00	18,000	166.00	Sanpete
06-068 (54)	Baird, Donald R. 2625 Glenna Drive Mt. Pleasant, Utah 84647 Lot 6 Block 6 Sunset Road Extension #13 Mt. Pleasant, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sanpete

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
12-018 (55)	Baker, Bruce H. 1417 Spring Lane Monroe, Utah 84754 Lot 8 Block 2 Redmond Heights Development #2 Monroe, Utah	$ 24.56	7.25%	$ 8.64	$ 1.80	$ 3,600	$ 35.00	Sevier
10-085 (56)	Baldwin, Boyd E. 2016 Emerson Drive Moroni, Utah 84646 Lot 7 Block 10 Sunrise Heights Extension #1 Moroni, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Sanpete
08-081 (57)	Ball, Duane O. 2612 Kentucky Avenue Kanosh, Utah 84637 Lot 14 Block 2 Riverdale Road Development #4 Kanosh, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Millard
01-047 (58)	Ballard, Donald J. 3748 Harvard Lane Fillmore, Utah 84631 Lot 5 Block 10 Riverside Heights Extension #8 Fillmore, Utah	28.61	7%	10.72	2.67	4,300	42.00	Millard
05-094 (59)	Balls, Jack T. 964 Milton Avenue Sevier, Utah 84766 Lot 12 Block 16 Highland Road Addition #13 Sevier, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Sevier

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
08-017 (60)	Barber, Robert D. 578 Pueblo Lane Holden, Utah 84636 Lot 6 Block 4 Riverside Heights Addition #2 Holden, Utah	$ 83.94	6%	$29.06	$ 7.00	$14,000	$120.00	Millard
04-055 (61)	Barker, Charles A. 232 Baird Avenue Marysvale, Utah 84750 Lot 17 Block 9 Sunrise Road Development #10 Marysvale, Utah	97.80	6%	33.05	8.15	16,300	139.00	Piute
06-016 (62)	Barlow, Norman 2943 Barton Lane Panguitch, Utah 84759 Lot 12 Block 7 Sunset Heights Addition #12 Panguitch, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Garfield
03-053 (63)	Barnes, Philip P. 784 Washington Lane Delta, Utah 84624 Lot 13 Block 2 Highland Road Extension #13 Delta, Utah	119.76	7%	37.24	9.00	18,000	166.00	Millard
11-011 (64)	Barnett, Denny D. 590 Leland Avenue Wales, Utah 84667 Lot 14 Block 5 Marydale Heights Extension #16 Wales, Utah	28.61	7%	10.72	2.67	4,300	42.00	Sanpete

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
12-091 (65)	Barrett, Arthur E. 5543 Sommerset Way Axtell, Utah 84621 Lot 1 Block 15 Highland Heights Addition #8 Axtell, Utah	$154.78	6.75%	$46.02	$ 11.20	$22,400	$212.00	Sanpete
10-049 (66)	Barton, Harry H. 361 Maxwell Lane Meadow, Utah 84644 Lot 8 Block 16 Sunrise Road Development #12 Meadow, Utah	149.23	6.5%	44.17	10.60	21,200	204.00	Millard
06-015 (67)	Bateman, Rex W. 992 East 2857 South Redmond, Utah 84652 Lot 14 Block 7 Hillside Heights Extension #6 Redmond, Utah	83.94	6%	29.06	7.00	14,000	120.00	Sevier
09-067 (68)	Bates, Robert J. 1205 Gilmer Drive Moab, Utah 84532 Lot 9 Block 13 Hillcrest Road Addition #13 Moab, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Grand
10-012 (69)	Beck, Ivan J. 581 Monroe Lane Circleville, Utah 84723 Lot 14 Block 1 Riverdale Heights Extension #8 Circleville, Utah	97.80	6%	33.05	8.15	16,300	139.00	Piute

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
01-072 (70)	Beckstead, Carl J. 350 Jason Avenue Santaquin, Utah 84655 Lot 1 Block 11 Sunset Heights Development #13 Santaquin, Utah	$ 28.61	7%	$10.72	$ 2.67	$ 4,300	$ 42.00	Utah
11-004 (71)	Bell, Harold F. 1844 Laird Avenue Parowan, Utah 84761 Lot 14 Block 7 Hillcrest Road Development #6 Parowan, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Iron
12-076 (72)	Belnap, Mark E. 1176 Crystal Avenue Manderfield, Utah 89874 Lot 12 Block 7 Redwood Heights Development #11 Manderfield, Utah	83.94	6%	29.06	7.00	14,000	120.00	Beaver
08-019 (73)	Bench, George Q. 291 Shiloh Way Sigurd, Utah 84657 Lot 8 Block 9 Hillside Heights Extension #12 Sigurd, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Sevier
02-078 (74)	Bennett, John J. 3509 East Oak Driv Sterling, Utah 84665 Lot 14 Block 16 Sundale Heights Addition #9 Sterling, Utah	119.76	7%	37.24	9.00	18,000	166.00	Sanpete

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
08-051 (75)	Bennion, Robert A. 2779 Loran Heights Milburn, Utah 84647 Lot 9 Block 9 Sunrise Road Development #6 Milburn, Utah	$ 83.94	6%	$29.06	$ 7.00	$14,000	$120.00	Sanpete
10-014 (76)	Benson, Joseph A. 1779 Yale Avenue Fairview, Utah 84629 Lot 14 Block 11 Highland Heights Extension #13 Fairview, Utah	83.94	6%	29.06	7.00	14,000	120.00	Sanpete
03-086 (77)	Bentley, Haven F. 5430 Alpine Wellington, Utah 84542 Lot 8 Block 2 Sunset Heights Addition #9 Wellington, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Carbon
09-082 (78)	Berg, Gerald C. 3521 Redge Drive Fremont, Utah 84724 Lot 8 Block 11 Hillcrest Heights Addition #8 Fremont, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Wayne
04-052 (79)	Bergeson, W. Harold 466 Garfield Avenue Salina, Utah 84654 Lot 14 Block 5 Sunset Heights Extension #3 Salina, Utah	119.76	7%	37.24	9.00	18,000	166.00	Sevier

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
01-092 (80)	Bigelow, Clarence A. 1250 Wasatch Avenue Venice, Utah 84772	$149.23	6.5%	$44.17	$10.60	$21,200	$204.00	Sevier
	Lot 12 Block 4 Hillside Road Development #3 Venice, Utah							
06-009 (81)	Billings, Bruce L. 1063 Fremont Avenue Delta, Utah 84624	83.94	6%	29.06	7.00	14,000	120.00	Millard
	Lot 2 Block 11 Hillside Heights Extension #11 Delta, Utah							
03-026 (82)	Bingham, Keith M. 1873 Calvo Drive Moab, Utah 84532	154.78	6.75%	46.02	11.20	22,400	212.00	Grand
	Lot 18 Block 2 Sunset Heights Development #9 Moab, Utah							
04-007 (83)	Bird, William E. 986 Eclipse Way Fremont, Utah 84727	28.61	7%	10.72	2.67	4,300	42.00	Wayne
	Lot 14 Block 5 Sunnydale Road Extension #3 Fremont, Utah							
09-071 (84)	Bishoff, Norman E. 783 Harvard Avenue Price, Utah 84501	83.94	6%	29.06	7.00	14,000	120.00	Carbon
	Lot 4 Block 15 Redwood Heights Addition #8 Price, Utah							

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
01-025 (85)	Bishop, Douglas G. 2343 Chesterfield Manti, Utah 84642 Lot 13 Block 6 Hillside Heights Extension #8 Manti, Utah	$ 24.56	7.25%	$ 8.64	$ 1.80	$ 3,600	$ 35.00	Sanpete
12-058 (86)	Blake, Eugene H. 5810 Turner Drive Moab, Utah 84532 Lot 4 Block 9 Sunset Heights Development #7 Moab, Utah	28.61	7%	10.72	2.67	4,300	42.00	Grand
05-024 (87)	Bond, Douglas E. 2125 Dillan Kanosh, Utah 84637 Lot 12 Block 11 Hillside Road Extension #6 Kanosh, Utah	119.76	7%	7.24	9.00	18,000	166.00	Millard
07-083 (88)	Booth, Brian A. 229 Royal Garden Drive Glenwood, Utah 84730 Lot 17 Block 7 Redwood Road Development #2 Glenwood, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sevier
10-057 (89)	Boulton, Jerry W. 3728 Roger Drive Ephraim, Utah 84627 Lot 5 Block 9 Highland Heights Extension #13 Ephraim, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Sanpete

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
06-003 (90)	Bowen, Frank K. 282 Oak Lane Mt. Pleasant, Utah 84647 Lot 7 Block 9 Sunrise Road Addition #5 Mt. Pleasant, Utah	$149.23	6.5%	$44.17	$10.60	$21,200	$204.00	Sanpete
12-027 (91)	Bower, Ernest C. 473 Millcreek Price, Utah 84501 Lot 8 Block 9 Highland Road Extension #8 Price, Utah	119.76	7%	37.24	9.00	18,000	166.00	Carbon
02-023 (92)	Bowan, Max D. 343 Rosewood Aurora, Utah 84620 Lot 4 Block 9 Hillside Road Extension #9 Aurora, Utah	28.61	7%	10.72	2.67	4,300	42.00	Sevier
04-093 (93)	Brady, Elson R. 2900 Kenwood Drive Chester, Utah 84623 Lot 16 Block 10 Sunrise Heights Development #13 Chester, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
03-056 (94)	Briggs, John R. 3432 Bernada Drive Wales, Utah 84667 Lot 14 Block 14 Hillcrest Heights Extension #41 Wales, Utah	154.78	6.75%	46.02	11.20	22,400	212.00	Sanpete

* Includes insurance coverage needed

Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
11-059 (95)	Brown, Alden M. 2237 Hanibul Freedom, Utah 86743 Lot 2 Block 11 Redmond Road Addition #17 Freedom, Utah	$149.23	6.5%	$44.17	$10.60	$21,200	$204.00	Sanpete
01-021 (96)	Bryant, Paul B. 1391 Boulter Moroni, Utah 84646 Lot 16 Block 6 Hillside Heights Development #10 Moroni, Utah	83.94	6%	29.06	7.00	14,000	120.00	Sanpete
05-028 (97)	Burton, Ronald W. 691 Oak Terrace Fountain Green, Utah 84632 Lot 12 Block 2 Highland Road Development #8 Fountain Green, Utah	97.80	6%	33.05	8.15	16,300	139.00	Sanpete
06-077 (98)	Bush, Silas R. 698 South Main Axtell, Utah 84621 Lot 9 Block 11 Redmond Heights Extension #2 Axtell, Utah	119.76	7%	37.24	9.00	18,000	166.00	Sanpete
03-069 (99)	Butler, Walter E. 492 Crockett Avenue Gunnison, Utah 84634 Lot 13 Block 12 Highland Heights Extension #7 Gunnison, Utah	24.56	7.25%	8.64	1.80	3,600	35.00	Sanpete

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Acct. No.	Name and Address Property Description	Principal & Interest	Interest Rate	Taxes	Insurance	Mortgage *Amount	Monthly Payment	County
12-022 (100)	Bywater, James J. 1620 Browning Avenue Redmond, Utah 84652 Lot 14 Block 8 Sunlight Heights Addition #4 Redmond, Utah	$ 83.94	6%	$29.06	$ 7.00	$14,000	$120.00	Sevier

* Includes insurance coverage needed